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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

MICHAEL S. DUKAKIS
~~FRANCIS W. SARGENT~~
GOVERNOR

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKS

FOR THE

Fiscal Year Ended October 31, 1972

SECTION C

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

100 Cambridge Street, Boston

Commissioner of Banks

~~FREYDA P. KOPLOW~~

CAROL GREENWALD

Deputy Commissioner of Banks

~~CARMINE T. PALDOTTA~~

Steven J. Weiss

Director of Savings Bank Examinations

~~FRANCIS D. CRIMMINS~~

JAMES P. DEL ROSSI

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The Commonwealth of Massachusetts

Office of the Commissioner of Banks
100 Cambridge Street, Boston
February 1, 1973

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts:

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1972.

Respectfully,
Freyda P. Koplow
Commissioner of Banks

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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1972, there were 169 such banks in active operation. However, at the close of business on October 16, 1972, the Charlestown Savings Bank purchased the assets of the Brighton Five Cents Savings Bank from The Mutual Savings Central Fund, and the following two banks merged as follows:

NAME OF BANK	EFFECTIVE DATE	NAME OF MERGED BANK
The Cape Cod Five Cents Savings Bank	October 31, 1972	Wellfleet Savings Bank
The Plymouth Savings Bank	October 31, 1972	Wareham Savings Bank

During the fiscal year ended October 31, 1972, the following two schedules indicate the activity which occurred with respect to branch offices opened and also branch offices which have been authorized but not as yet in operation.

BRANCH OFFICES OPENED

Date Authorized	Date Opened	Name of Bank	Location of Bank
6-22-70	11-17-71	Holyoke Savings Bank	Grant Plaza, Holyoke, Mass.
2-2-71	11-17-71	Woronoco Savings Bank	22 Little River Road, Westfield, Mass.
6-1-71	11-27-71	Consumers Savings Bank	615 Park Avenue, Worcester, Mass.
9-28-70	12-6-71	Bass River Savings Bank	Cape Cod Mall, Hyannis, Mass.
11-5-70	12-28-71	Warren Five Cents Savings Bank	corner of Lowell & Russell Street, West Peabody, Mass.
7-1-71	1-17-72	Watertown Savings Bank	King's Shopping Center (between Watertown & California Streets) Watertown, Mass.
10-29-70	1-24-72	Charlestown Savings Bank	851 Boylston Street, Boston, Mass.
7-1-71	2-7-72	Springfield Institution for Savings	619 Chestnut Street, Springfield, Mass.
9-13-71	3-1-72	Consumers Savings Bank	54 Franklin Street, Worcester, Mass.
5-3-71	3-6-72	Greenfield Savings Bank	Conway Road & Main Street, Village of South Deerfield, Deerfield, Mass.
6-23-71	3-20-72	Newton Savings Bank	*301-305 Washington Street, Newton Corner, Mass.
9-13-71	4-3-72	Woburn Five Cents Savings Bank	North Woburn Shopping Center, North Woburn, Mass.
2-2-70	4-18-72	New Bedford Five Cents Savings Bank	466 County Street, New Bedford, Mass.
1-8-71	4-20-72	West Newton Savings Bank	*326 Boston Post Road, Wayland, Mass.
10-14-71	4-10-72	Union Warren Savings Bank	Westbrook Village Shopping Center, West Roxbury, Mass.
12-2-70	4-15-72	Essex Broadway Savings Bank	555 Chickering Road, North Andover, Mass.
11-5-70	4-24-72	Suffolk Franklin Savings Bank	140 Huntington Avenue, Boston, Mass.
9-15-70	5-3-72	Fall River Five Cents Savings Bank	1501 South Main Street, Fall River, Mass.
2-16-72	5-20-72	Braintree Savings Bank	Quintree Mall, Quincy Avenue, Braintree, Mass.
9-13-71	6-2-72	Framingham Savings Bank	corner of Old Worcester Road and Temple Street, Framingham, Mass.
7-1-71	6-14-72	Worcester County Institution for Savings	427 Main Street, Worcester, Mass.
7-1-71	7-3-72	Dorchester Savings Bank	510 Boylston Street, Boston, Mass.
9-13-71	7-10-72	Bass River Savings Bank	Cranberry Cove Shopping Center, Route 6A, G.A.R. Highway, Orleans, Mass. (Opened in temp. trailer facility)
12-17-71	8-24-72	Arlington Five Cents Savings Bank	Plaza North Shopping Center, Route 28, Main Street, North Andover, Mass.
12-22-71	8-26-72	Worcester North Savings Institution	Main Street, Sterling, Mass.
12-2-70	9-11-72	The Franklin Savings Institution	Route 116, Squire Village Shopping Plaza, Sunderland, Mass.
5-3-71	9-15-72	The Gardner Savings Bank	Junction of Routess 101 and 12, Main Street, Ashburnham, Mass.
3-8-72	9-26-72	South Boston Savings Bank	740 Gallivan Boulevard, Dorchester, Mass.
6-29-72	10-14-72	Worcester North Savings	Central Plaza Shopping Center, Fitchburg, Mass.
2-22-71	10-14-72	People's Savings Bank	1936 Memorial Drive, Chicopee, Mass.
7-17-69	10-18-72	Southbridge Savings Bank	Sturbridge Plaza Shopping Center, Route 131, Sturbridge, Mass.
9-13-71	10-30-72	Home Savings Bank	410 Stuart Street, Boston, Mass.
10-31-72	10-31-72	Plymouth Savings Bank	+226 Main Street, Wareham, Mass.
10-31-72	10-31-72	The Cape Cod Five Cents Savings Bank	+Main Street, Wellfleet, Mass.

*Relocation
+Merger

BRANCHES AUTHORIZED BUT NOT YET IN OPERATION

Date Authorized	Name of Bank	Location of Bank
May 3, 1971	Assabet Institution for Savings	Route 2A, Great Rd., Acton, Mass.
August 12, 1971	Atlantic Savings Bank	*385 Broadway, Revere, Mass.
September 13, 1971	Attleborough Savings Bank	corner of Copeland Drive and Creedon Street, Mansfield, Mass.
August 10, 1972	Bay State Savings Bank	374-378 Burncoat Street, Worcester
October 16, 1972	Consumers Savings Bank	*38 Maple Avenue, Shrewsbury, Mass.
May 1, 1972	Consumers Saving Bank	194 Park Avenue, Worcester, Mass.
June 1, 1971	Consumers Savings Bank	615 Park Avenue, Webster Square, Worcester, Mass.
June 29, 1972	Easthampton ton Savings Bank	Southampton Shopping Center on Route 10, Southampton, Mass.
October 16, 1972	Eliot Savings Bank	141 Milk Street, Boston, Mass.
May 3, 1971	Fall River Five Cents Savings Bank	Swansea Mall Regional Shopping Center, Swansea, Mass.
March 8, 1972	Institution for Savings in Newburyport and its vicinity	corner of Storey Avenue (Rt. 113) and Woodmen Way, Newburyport, Mass.
October 16, 1972	Lawrence Savings Bank	at or near the vicinity of the intersection of Andover St. and Turnpike Street, (Rte. 114), North Andover, Mass.
August 10, 1972	Medway Savings Bank	*1098 Main Street, Millis, Mass.
June 29, 1972	Milford Savings Bank	in the Hill Plaza, Prospect Street, Route 140, Milford, Mass.
December 13, 1971	New Bedford Five Cents Savings Bank	northeast corner of the intersection of Nauset and Mount Pleasant Streets, New Bedford, Mass.
February 16, 1972	Northampton Institution for Savings	Mountain Farms Mall, Route 9, Russell Street, Hadley, Mass.
May 1, 1972	People's Mechanics Savings Bank	724 Main Street or approximately 719 Main Street, Holden, Mass.
May 31, 1972	People's Savings Bank, Brockton	West Shopping Center off Torrey Street, Brockton, Mass.
October 14, 1971	Plymouth Five Cents Savings Bank	*new building to be erected on Snow Road, at the rear of the new Town Hall, corner of Rts. 3A and 139, Marshfield, Mass.
October 14, 1971	South Weymouth Savings Bank	Main intersection of Routes 18 & 58, South Weymouth, Mass.
March 21, 1972	Waltham Savings Bank	1035-1045 Trapelo Road, Waltham, Mass.
June 29, 1972	Webster Five Cents Savings Bank	at the intersection of West Main Street and Aldea Avenue, Dudley, Mass.
August 10, 1972	Westborough Savings Bank	East Main Street, Westborough, Mass.
October 16, 1972	Worcester County Institution for Savings	*644 Chandler Street, Worcester, Mass.
June 13, 1972	Worcester County Institution for Savings	Omega Properties Shopping Center to be constructed on Route 12, West Boylston, Mass.

*Relocation

As of the fiscal year ended October 31, 1972, 99 banks have been authorized to operate branch offices and there were 280 branches in operation (four of which are operated in mobile branches).

ASSETS

The total assets of such banks at the end of the fiscal year amounted to $15,604 million. During the fiscal year the assets increased approximately $1,487 million, an increase of 10.53 per cent which represents a continual increase.

Year	Total Assets as of Oct. 31 (in thousands of dollars)	Increase (in thousands of dollars)	Annual Percentage of Increase
1968	$10,917,389	$ 583,809	5.65
1969	11,744,330	826,914	7.57
1970	12,507,134	762,804	6.50
1971	14,116,791	1,609,657	12.87
1972	15,603,982	1,487,191	10.53

Investments in U.S. Government holdings have decreased approximately $8 million and municipal obligations $4 million. Bank and fire insurance company stocks increased $101 million and other types of bonds $406 million during the year.

The dollar increase granted on real estate loans amount to approximately $808 million which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to $10,183 million and represent 65.26 per cent of the total assets.

Deposits

The deposit liability of the 169 savings banks as of the close of business October 31, 1972 amounted to $13,870 million and represented 4,064,240 0 accounts. The club deposit figure amounting to $19 million is not included in the foregoing amount. During the fiscal year ended October 31, 1972, deposits increased in the amount of $1,368 million which compares with an increase of $1,422 million in the preceding year.

Surplus

The total surplus and reserve accounts for all savings banks at the close of the fiscal year amounted to $1,140 million or 8.21 per cent of the total deposits. The amount of these surplus accounts has increased approximately $92 million since the fiscal year ended October 31, 1972. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

Dividends

The amount of dividends paid to depositors for the twelve-month period totaled approximately $708 million, which is an increase of $78 million over the preceding year. It should be borne in mind that the rates as shown in Statement number 3 of this report do not necessarily indicate the current rates presently being paid.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc. was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two sepaaarate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

Liquidity Fund

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to $11.5 million at the close of business October 31, 1972. No application for a loan has been received since prior to the year 1939.

Deposit Insurance Fund

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. °As of October 31, 1972, this Fund insured the full amount of the deposits in 161 of the 169 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over $20,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was $128.8 million at the close of business October 31, 1972. The annual assessment at the rate of one-sixteenth of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1972.

SAVINGS BANK INVESTMENT FUND

An open-end fund designed primarily to enable diversified and professionally managed equity holdings by the mutual savings banks of Massachusetts and related Savings Bank Life Insurance Departments, this organization was created by Chapter 283 of the Acts of 1945, and functions under this statute and subsequent amendments. Shares numbering 49,004 with a total net asset market value of $98 million ($2,009.13 per share) were held by 95 banks, 6 life insurance departments and the Savings Banks Employees Retirement Association on October 31, 1972. These figures compare with 50,338 shares with total net asset market value of $83 million ($1,656.99 per share) held by 98 banks, 6 life insurance departments and the Savings Banks Employees Retirement Association on October 31, 1971.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and sixty six member banks plus seven associations. The total resources of this Association amounted to $65 million at the close of business October 31, 1972.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS YEAR ENDING OCTOBER 31, 1972.

CHAPTER	AMENDMENT TO	DESCRIPTION
84	G.L., c. 168, s. 21, 22	Increasing the maximum limits upon joint savings deposits.
94	G.L., c. 168, s. 53	Further regulating the investment in banking premises.
116	G.L., c. 168, new s. 66B	Authorizing savings bank to act as trustees under certain retirement plans.
129	G.L., c. 168, s. 35, 38	Further regulating participation in the making or acquisition of certain loans.
204	G.L., c. 168, s. 42	Authorizing savings banks to invest in securities of countries friendly to the United States.
229	G.L., c. 140C, ss. 5, 6, 7, 8	Making certain changes in the law relative to consumer credit cost disclosure.
301	G.L., c. 167, s. 26	Authorizing the Commissioner of Banks to appoint the Federal Deposit Insurance Corporation as liquidating agent of banks insured by said corporation.
336	G.L., c. 168, s. 35	Increasing the maximum amount of a loan which may be made when secured by a mortgage of real estate.
338	C. 283 of the Acts of 1945 as amended by C. 624 of the Acts of 1955.	Further regulating investments by the Savings Bank Investment Fund.
378	G.L., c. 167, s. 54A	Relative to the registration of securities of banks in the name of nominees.
381	G.L., c. 168, new s, 37B; s. 41	Authorizing the issuance of credit cards by savings banks.
412	G.L., c. 183, new s. 59	Regulating the imposition of late charges in certain mortgage transactions.
418	G.L., c. 168, s. 66	Increasing the funds available for investment by savings banks.
421	G.L., C. 26, s. 9, 10, 11, 12; G.L., c. 178, s. 15, 16, 17	Providing that the commissioner of savings bank life insurance shall not be a salaried officer of any savings and insurance bank.

520	G.L., c. 168, s. 10	Regulating the service of trustees, directors or other officers of certain banks and credit unions.
521	C. 708 of the Acts of 1966, s. 13	Relative to investment in obligations of the Massachusetts Housing Finance Agency.
531	C. 46 of the Acts of 1945	Further regulating the making and acquisition of loans and advances insured or guaranteed pursuant to the Servicemen's Readjustment Act of 1944.
547	G.L., c. 93, new s. 70; G.L., c. 184, s. 17B	Further regulating the payment of the legal fees of the attorney for the mortgagee by the mortgagor in a mortgage transaction.
565	G.L., c. 44, new s. 8B	Authorizing cities and towns to borrow such sums as may be necessary to replace funds which are lost or unavailable due to the insolvency or liquidation of a bank wherein its funds were on deposit.
614	G.L., c. 93A, s. 10 new s. 11	Further regulating unfair trade practices.
684	G.L., c. 168, s. 5, 80	Increasing certain fees payable to the Commonwealth.
698	G.L., c. 168, s. 49	Relative to investment in the bonds and notes of commercial banks located in Massachusetts.
711	G.L., c. 167, new s. 48B	Removing the requirement of notice for executors or administrators of deceased depositors of special notice accounts.
718	G.L., c. 175, new s. 174E	Further regulating the licensing of insurance brokers and agents.
783	G.L., c. 140, new s. 114B; G.L., c. 140C, new s. 6B; G.L., c. 255D, s. 27	Relative to maximum interest rates and billing periods for consumer credit.
801	G.L., c. 246, new s. 28A	Exempting from attachment by trustee process amounts up to five hundred dollars on deposit in certain bank accounts.

RESOLVES OF 1972

76 A study by a special commission as to the adequacy of the branch banking laws of the Commonwealth and the restrictions as to counties.

88 A study by a special commission relative to the feasibility of a unified thrift industry.

REGULATIONS

There are listed below certain regulations of the Commissioner of Banks promulgated between November 1, 1971 and October 31, 1972.

Effective:	
January 1, 1972	Regulations relative to the security and protection of banks and credit unions.
March 20, 1972	Regulations relative to disclosure of limited payment of interest on club accounts.
September 1, 1972	Regulations relative to investments in loans insured by the Federal Housing Administrator and secured by liens on real properties located outside the Commonwealth of Massachusetts.
September 1, 1972	Regulation relative to investments in loans guaranteed in whole or in part by the Administrator of Veterans' Affairs and secured by liens on real properties located outside of Commonwealth of Massachusetts.

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SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

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AND BRANCHES

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CLERK AND TRUSTEES

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AUDITING COMMITTEE

AND

OFFICERS AND DIRECTORS OF

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

insured up to 40,000 by FDIC.

* 2-9-77

ABINGTON

Abington Savings Bank
533 Washington Street
Date of Incorporation, March 17, 1853

Charles A. Tarr
President

Donald R. Eldridge
Treasurer

Douglas J. Bone
Vice President

William J. Giniewicz
Assistant Treasurer

James D. Cutler
Clerk of Corporation

Trustees

R. J. Armstrong
W. S. Bancroft
*D. J. Bone
W. E. Browne (Hon.)
J. D. Cutler
†J. W. Dennis
*J. E. Doughty
D. R. Eldridge
†R. W. Gates
M. D. Haskins (Hon.)
L. A. Hathaway
†R. F. Ludden
*C. A. Robertson
R. N. Robertson
*C. A. Smith
*J. P. Smith
*C. A. Tarr
R. L. Trask
H. B. Trufant

Deposits go on interest first day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS

South Adams Savings Bank
2 Center Street
Date of Incorporation, May 1, 1869
Branch Office
South Street, Cheshire

John J. Gallivan
President

Michael Kwasniowski, Jr.
Treasurer

Thomas O. Harvey
Benedict P. Polak
Vice Presidents

Larena S. Potter
Peter Zabek, Jr.
Assistant Treasurers

Richard P. Ouellette
Clerk of Corporation

Trustees

†M. S. Anthony
G. F. Boisvert (Hon.)
J. I. Curtin
W. J. Donovan (Hon.)
*J. J. Gallivan
J. J. Grosz
*T. O. Harvey
*W. H. Hoffman
M. Kwasniowski, Jr.
†D. L. LaFrance
†F. Lazarczyk
R. P. Ouellette
*B. P. Polak
C. F. Reid (Hon.)
H. M. Rice (Hon.)
*J. T. Satko
F. E. Sauve
L. V. Willett (Hon.)

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY

Provident Institution for Savings
in the Towns of Salisbury and Amesbury
5 Market Street
Date of Incorporation, February 20, 1828

Albert Leddy
President

~~George L. Briggs, Jr.~~
Treasurer

George L. Briggs, Jr.
Walter A. Holbrook
Hans Rie
Vice Presidents

Harold C. Webber
Assistant Treasurer
Longin J. Shore
Clerk of Corporation

Trustees

*W. C. Clark
†J. C. Fuller
C. E. Goodwin
†N. E. Hamel
*W. W. Hammond
*W. A. Holbrook
†W. B. Hunt
*A. Leddy
H. A. Miller
*H. Rie
L. J. Shore

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 25, April 25, July 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST

Amherst Savings Bank
1 South Pleasant Street
Date of Incorporation, April 5, 1864
Branch Offices
142 Russell Street, Hadley
487 Newton Street, South Hadley

Robert McCarter
President

* ~~Lawrence H. Smith~~ Edmond A. Hachey
Treasurer

Winthrop S. Dakin
Scott H. Harvey
Vice Presidents

Donald A. Vickowski
M. Kimbel Harwood
Assistant Treasurers

Alexander Madenski
Asst. Vice President

Bruce G. Brown
Clerk of Corporation

Trustees

H. W. Atkins
†R. L. Bates
B. G. Brown
*K. D. Cuddeback
W. S. Dakin
†H. M. Elder
P. T. Ford
*R. P. Hadley
K. M. Hertzfeld
C. R. Longsworth
*R. McCarter
H. I. Newell
V. J. Peterson
*W. P. Rackliffe
†A. D. Rhodes
H. H. Skillings
A. L. Torrey
*W. L. Vincent

Deposits go on interest from day of deposit
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER

The Andover Savings Bank
61 Main Street
Date of Incorporation, April 2, 1834
Branch Offices
108 Main Street, North Andover
547 Broadway, Methuen

Robert M. Henderson
President

Richard C. MacGowan
Treasurer

Richard C. MacGowan
Vice President

Beatrice G. Keating
Richard H. Mower
Assistant Treasurers

Chester T. Jenkins
Dana W. Kingsley
Frank P. Tuminelli
Asst. Vice Presidents

Kenneth H. Pollard
Clerk of Corporation

Trustees

L. S. Appleton
*P. S. Clements
*A. W. Ermer
*C. G. Hatch
*R. M. Henderson
R. C. MacGowan
†W. A. Munroe
E. C. Nichols
K. H. Pollard
*A. W. Reynolds
†H. N. Stevens, Jr.
*G. Sutton
†J. L. Wood

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws last Monday in November

*Member of Board of Investment
†Member of Auditing Committee

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue
Date of Incorporation, April 2, 1860
Branch Offices
190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington
82 Main Street, North Reading

Edward P. Clark
President

~~Paul A. Cameron~~ G. B. McLEAN
Treasurer

Arthur D. Saul, Jr.
Paul A. Cameron
Vice Presidents

Janet M. Pavliska
Vice Treasurer

Burton Harrison
Asst. Vice President

George C. Henderson, Jr.
Alexander Malcomson, Jr.
W. Warren Ramirez
Phillip L. Russo

Robert F. O'Brien
Clerk of Corporation

John W. Tarca
Assistant Treasurers

Trustees

R. W. Baker
C. W. Blackmon
M. W. Bradford
P. A. Cameron
*E. P. Clark
H. M. Gott (Hon.)
*W. F. Homer, Jr.
F. Keefe
W. C. McCarty
R. F. O'Brien
*G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng
R. W. Swanson
A. C. Tobey
A. Weller

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Wednesday of December

ATHOL

Athol Savings Bank
444 Main Street
Date of Incorporation, February 12, 1867

8-1-77
* Roderick H. McColl

~~Edward J. Herd~~
President

Arthur R. James
Treasurer

A. Spaulding Rose
Arthur James
Vice Presidents

Leonard E. King
Assistant Treasurer

Howard M. Lougee
Clerk of Corporation

Trustees

L. J. Dugas
W. Findlay
A. E. Hamm
R. R. Haven
*E. J. Herd
A. R. James
L. E. King
*P. P. Jerris
H. M. Lougee
*S. A. Pereksiis
*A. S. Rose
*R. M. Tyler

Deposits go on interest first business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street
Date of Incorporation, March 5, 1885

Richard J. O'Toole
President

~~George P. Koronis~~ resigned 10/27
Treasurer

James R. Pender
Robert U. Holden
Vice Presidents

* Beatrice E. Cooper
~~Assistant~~ *Treasurer* (acting)

Edwin B. Coltin
Clerk of Corporation

* Acting Treasurer

Trustees

*A. E. Anderson
D. W. Balch
M. J. Barba
*D. E. Boatman
W. S. Boettcher
E. B. Coltin
S. F. Conant (Hon.)
D. P. Hardy
R. U. Holden
F. Jahn (Hon.)
G. P. Koronis
P. N. Laggis
R. J. Larkin
J. J. Madigan
*R. J. O'Toole
*A. L. Paulson
*J. R. Pender
J. T. Sullivan (Hon.)
S. H. Turner (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street
Date of Incorporation, May 1, 1869

F. William McQueston
President

[redacted] W. G. Brown
Treasurer

Albert J. Regienus
Vice President

Irving M. Hale
Clerk of Corporation

F. William McQuestion
Chairman of Board

Trustees

C. G. Allen, Jr.
*J. W. Britton
†P. T. Carroll
S. C. Case (Hon.)
*C. S. Connington, Sr.
F. J. Cranston
†I. M. Hale
†E. C. Hutchinson
J. E. Maki
*F. W. McQueston
J. R. Moore
*A. J. Regienus
*G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

BELMONT

Belmont Savings Bank
2 Leonard Street
Date of Incorporation, March 5, 1885
Branch Office
78 Trapelo Road

William W. Arbuckle
President

Francis Harvey
Treasurer

Vincent L. Hennessy
August R. Meyer
Robert B. Pitcher
Edward C. Wilson
Vice President

Dorothy G. Backman
Raymond H. Fougere
Asst. Vice President

A. Leavitt Taylor
Clerk of Corporation

Edward C. Wilson
Chairman of Board

Trustees

†L. C. Anderson
*W. W. Arbuckle
G. Cushman
W. J. Davidson
F. Harvey
*V. L. Hennessy
R. O. Howe
C. Kendall
H. A. Laaby (Hon.)
*A. R. Meyer
†C. B. Nickerson
G. M. Olive, Jr.
*R. B. Pitcher
†W. A. Schan
A. L. Taylor
C. E. Westlund
*E. C. Wilson
P. R. Winters

Deposits go interest fifteenth day of each month
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws fourth Wednesday of January

*Member of Board of Investment
†Member of Auditing Committee

BEVERLY

Beverly Savings Bank
175 Cabot Street
Date of Incorporation, February 19, 1867
Branch Office
Dodge Street

R. Wendell Dronsfield
President
Norman C. Foster
Joseph A. Kelly
Robert O. Lunn
George R. Spear
Vice Presidents

Douglas S. Littlehale
Clerk of Corporation

Clay G. Parmenter
Treasurer
Helen R. Fiske
Michael L. Llewellyn
Sheldon R. Norwood
Assistant Treasurers

Elizabeth L. Butterworth
Asst. Vice President

Trustees

G. A. Baker
R. H. Bliss
D. F. Booth
T. H. Bott, Jr. (Hon.)
†C. Campbell
L. W. Cann
†P. R. Clark
M. R. Cole
†L. W. Davis
*R. W. Dronsfield
J. H. Fine
*N. C. Foster
B. Glovsky
D. J. Gordon
†P. T. Greenlaw
*J. A. Kelly
D. S. Littlehale
*R. O. Lunn
†W. A. Mood
C. F. Nagel
A. J. Sheehan
*G. R. Spear
W. C. Tannebring, Jr.
R. E. Vincent
C. W. Wallis

Deposits go on interest day of deposit
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON

The Boston Five Cents Savings Bank
10 School Street
Date of Incorporation, February 22, 1825
Branch Offices
129 Tremont Street
385 Washington Street
77 Milk Street
156 Federal Street
One Center Plaza
295 Cambridge Street
426 Boylston Street
704 Boylston Street
441 Brookline Avenue
2343 Washington Street, Roxbury
696 Centre Street, Jamaica Plain
1895 Center Street, West Roxbury

Robert J. Spiller
President

Robert T. Lawrence
John G. Welch
Howard C. Nason
Charles H. Wood
Edwin J. Beck
Peter J. Blampied
Charles B. Katibian
Thomas E. Manley
William P. Morrissey
L. Walter Nelson
Vice Presidents

Fosdick P. Harrison
Clerk of Corporation

Robert M. Morgan
Chairman of Board

~~John G. Welch~~ Edward J. Shamber
Treasurer

Charles H. Bennett
Bernice M. Clay
Paul F. Coveney
Herbert P. Gray
Wesley W. Neilssien
Linton E. Taber
Clarence D. Wilson
Asst. Vice Presidents

Charles M. Byron
John E. Dooley
Arthur J. Duffy
Edward P. Foley
Souren M. Garabedian
Sarah E. Irwin
Ruth E. Kadlec
James A. McGowan
Edward J. Shamber
Assistant Treasurers

Trustees

B. Adams
S. M. Beal, Jr.
D. H. Bigelow
G. S. Bissell
M. G. Bolster
R. F. Bradford
S. Brown
W. L. Byrnes
F. J. Carey
A. L. Coburn
H. W. Cole
J. F. Collins
W. A. Collins
C. M. Cutler
H. A. Dunlap, Jr.
E. L. Emerson
A. P. Everts, Jr.
H. A. Fitch
A. W. Fulkerson
W. F. Goodale, Jr.
A. H. Haffenreffer, Jr.
S. P. Harrison
C. S. Hart
P. F. Hellmuth
L. C. Hodgkinson
J. F. Howe
V. C. Johnson
R. T. Lawrence
W. F. McCall, Jr.
J. P. McSherry
E. E. Monrad
R. M. Morgan
R. S. Morse
J. Reed Morss
W. F. Morton
H. B. Perry
C. B. Rechner
D. R. Sargent
J. W. Scanlan
C. I. Schottland
M. A. Shattuck, Jr.
J. J. Snyder
R. J. Spiller
D. G. Sullivan
M. M. Sullivan
L. A. Sykes
D. T. Trigg
F. F. Vorenberg
E. Walcott
L. H. Weinstein
M. C. Wheeler
R. G. Wiese
J. M. Wood
A. S. Woodworth
P. I. Wren

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

*Member of Board of Investment
†Member of Auditing Committee

FIRST AMERICAN BANK
OF BOSTON

Charlestown Savings Bank
55 Summer Street
Date of Incorporation, April 7, 1854
Branch Offices
1948 Beacon Street, Brighton
851 Boylston Street
532 Commonwealth Avenue
121 Harvard Avenue, Allston
126 High Street
1 Thompson Square, Charlestown
1628 Tremont Street
25 Union Street
309 Washington Street, Brighton
1355 Washington Street

Robert W. Garver

John E. Wilkinson
President

Kenneth N. S. Ferguson
Treasurer

Robert W. Garver
Exec. Vice President

Peter S. Damon, Sr. V. Pres.

Charles F. Sherman
Vice President

David S. Carr
Charles E. Potts, Jr.
Louise Seely
Horace W. Tibbetts
Assistant Treasurers

Daniel F. Duggan
Oliver C. Peterson
John E. Stewart
Robert H. Sulis
Carl H. Wiedmann
Asst. Vice Presidents

Florence M. Moody
Clerk of Corporation

~~Norman F. Barrett~~
Chairman of Board

Trustees

*N. F. Barrett
W. S. Brewster
*A. T. Buros
†M. M. Cantor
R. B. Chesley
L. W. Cronkhite, Jr.
J. Farley
R. B. Fowler
R. W. Garver
†F. L. Glimp
A. J. Goldberg
W. H. Goldsmith, Jr.
E. V. Grabill
J. P. Healey
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
†R. B. Johnson
A. Loring
†C. F. Machen
W. M. McCormick
H. B. McGuire
D. A. Mittell
R. B. Pendery
E. H. Perkins
D. W. Scudder
H. B. Shepard, Jr.
*F. F. Stockwell
W. F. Tilburg
†C. W. Trempf
F. L. Tucker
R. J. VanNostrand
*F. W. Watriss
C. M. Werly
*J. E. Wilkinson
R. D. Williams

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in November

~~Dorchester Savings Bank~~
572 Columbia Road (Dorchester District)
Date of Incorporation, April 16, 1894
Branch Offices
1625 Blue Hill Avenue, Mattapan
569 Washington Street
22 Boylston Street, Boston
234 Mt. Vernon Street
700 American Legion Highway, Roslindale
510 Boylston Street
, Boston

Arthur F. Shaw, Jr.
President

Arthur C. Murray
Treasurer

Emanuel H. Sanders
Charles E. Gibson
Endicott Smith
Vice Presidents

William M. Horte
Donald C. McLeod
Loretta J. Philbrick
Harold Saunders, Jr.
Assistant Treasurers

William J. Collins
Alton L. Horte
Louis H. Maurer
Asst. Vice Presidents

Robert P. Kenney
Clerk of Corporation

Trustees

†P. L. Amon
A. B. Andrews
P. Barrow
A. S. Beale
W. E. Blair
C. E. Borden
R. L. Clark
*C. F. Collins
V. A. Dodds (Hon.)
E. A. Farnum
S. Fernald
*W. R. Freeman
*C. E. Gibson
F. A. Giles, Jr.
*L. V. Gould
F. H. Graham
J. M. Haffenreffer
S. W. Howe
E. C. Keating (Hon.)
†R. A. Keating
R. P. Kenney
B. J. Kizelewicz
R. Lowe, Jr. (Hon.)
E. F. McAuliffe
A. C. Murray
J. B. Pepper
†L. J. Roazen
A. S. Roe (Hon.)
*E. H. Sanders
*A. F. Shaw, Jr.
E. Smith
A. C. Trethewey (Hon.)
T. F. Tuttle
D. W. Vose
L. W. Williams

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in ByLaws second Wednesday in May

East Boston Savings Bank
10 Meridian Street (East Boston District)
Date of Incorporation, April 26, 1848
Branch Office
1 Bennington Street

C. Maxwell French
President

Charles R. Cranford
Treasurer

Stewart P. Lynch
Richard P. Belcher
Ralph R. Bagley
Vice Presidents

M. Louise Townsend
Joseph A. Sciortino
James W. Yandell
Frederick M. Bruno
Assistant Treasurers

Pasquale A. Cervizzi
Clerk of Corporation

C. Maxwell French
Chairman of Board

Trustees

*J. E. Bagley, Jr.
R. R. Bagley
R. P. Belcher
*J. D. Brown
P. A. Cervizzi
*W. M. Cooke
G. R. Cornwell
J. B. D'Alessandro
R. Dell Orfano
F. B. Duncan (Hon.)
*W. H. Dykstra
C. M. French
A. S. Garon
†J. Guarino
G. E. Hodge (Hon.)
†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
A. S. Ripa
*R. E. Webb
A. F. Wilson
†H. C. Young
F. J. Zeo

Deposits go on interest from day of deposit
Dividends are payable 16th day of each month
Annual meeting date as provided for in By-Laws Monday preceding the fifteenth day of April

*Member of Board of Investment
†Member of Auditing Committee

Eliot Savings Bank
165 Dudley Street (Roxbury District)
Date of Incorporation, February 8, 1864

Howard P. Wood
~~P. Roland Hebert~~
President

Charles P. Read
Treasurer

Richard S. Willis
Laurence K. Hawkins
Whitney Wright
Leila M. Atwood
Vice Presidents

Leila M. Atwood
Ernest W. Hale
Assistant Treasurers

George B. Rowlings
Clerk of Corporation

Trustees

L. M. Atwood
*E. L. Bond
W. S. Bond
H. E. Braconier
†F. A. Brewer, Jr.
†H. J. Chilton
D. S. Claflin
A. B. Emmons
*B. H. Field
*L. K. Hawkins
*P. R. Herbert
†D. C. Howlett
G. B. Jones
A. Latham, Jr.
†H. D. Norstrand
C. P. Read
G. B. Rowlings
R. H. Smithwick
F. J. Staples
M. G. Summers
†T. S. Thompson
*R. S. Willis
*W. Wright

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws first Tuesday in April

The Hibernia Savings Bank
263 Washington Street
Date of Incorporation, May 21, 1912

J. Joseph Maloney
President

Natale Coraine
Treasurer

Natale Coraine
Exec. Vice President

William L. Donovan
Genevieve H. Shine
Assistant Treasurers

William F. Hickey
Albert P. Hill
Philip P. Stuart
Vice Presidents

Charles B. Carroll
Clerk of Corporation

John D. Riordan
Chairman of Board

Trustees

C. B. Carroll
*J. W. Conners
N. Coraine
J. J. Cotter (Hon.)
W. F. Coyne
F. C. DeSantis
*J. F. Desmond
J. E. Downes, Jr.
†B. J. Dwyer
A. E. Haley
A. P. Hill (Hon.)
C. J. Ligotti
J. J. Magee (Hon.)
J. W. Mahoney
*J. J. Maloney
*L. O'Connell
†J. W. O'Connell
A. B. Rice
G. M. Rideout
*J. D. Riordan
†G. A. Rowe
F. H. Shapiro
W. H. Ryan (Hon.)
*P. P. Stuart
T. S. Sullivan

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday of May

Grove Hall Savings Bank
35 Washington Street (Brighton District)
Date of Incorporation, January 30, 1914
Branch Office
1167-1175 Blue Hill Avenue, Dorchester

Edward S. Lebowich
President

~~Joseph G. Hallett~~ res.
Walter L. Bergman
Treasurer

Charles S. Elkind
Lester Endlar
Daniel Weisberg
Vice Presidents

Irving Adams
Wilbur R. Beane
Mark F. Daley
Assistant Treasurers

Arnold S. Dane
Clerk of Corporation

A. Murray Ginzberg
Chairman of Board

Trustees

G. Alpert (Hon.)
A. Altschuler
H. Ansin
A. S. Beal
†L. H. Dana
A. S. Dane
*C. S. Elkind
*L. Endlar
†L. Flax
F. H. Fox
*A. M. Ginzberg
M. Gordon
J. G. Hallett
L. M. Insoft
*J. Kardon
E. S. Lebowich
S. Pinsly
J. G. Riesman (Hon.)
*L. R. Rolde
I. M. Saunders
M. Saxe (Hon.)
A. Schein
S. Schein (Hon.)
†B. G. Shapiro
H. Singer
S. L. Slosberg (Hon.)
B. Solomon
I. Usen (Hon.)
J. Ware, Jr.
*D. Weisberg
J. Weisberg
M. Weiss
H. W. Whynot

Deposits go on interest from day of deposit
Dividends are payable January 25, April 25, July 25 and October 25
Annual meeting date as provided for in By-Laws Tuesday preceding the second Wednesday in April

Home Savings Bank of Boston
69 Tremont Street
Date of Incorporation, March 17, 1869
Branch Office
410 Stuart Street

Chairman of Board

John H. Guluzian
President

Donald A. Pope
Treasurer

Donald A. Pope
Christopher C. Winslow
William R. Tuttle
Brinton Watson
Vice Presidents

Adam F. Aloise
Richard F. Conlon
John P. Cooper
Donald B. Emerson
William J. Herrick
Edward H. O'Brien

David L. Delano
Frederick R. Wood
Asst. Vice Presidents

Jack Romano
Ronald L. Scolamiero
Assistant Treasurers

Evelyn F. Grace
Clerk of Corporation

Trustees

J. J. Arena
*D. C. Arnold
*P. W. Atwood
*B. Bump
J. K. Butters
N. L. Cahners
C. H. Eaton
*D. J. Evans
P. Fitzpatrick
†E. L. Francis
J. H. Fullerton
*L. S. Glidden, Jr.
C. V. Glynn
*J. H. Guluzian
W. G. Harding
*D. B. Ingram
A. H. Johnson
J. F. Keane
W. A. W. Krebs
L. H. Martin
D. J. Moore, Jr.
†C. A. Morss, Jr.
D. A. Pope
J. Preston, Jr.
E. Reynolds, Jr.
J. F. Rich
†R. S. Shreve
C. L. Smith, Jr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws third Wednesday of December

*Member of Board of Investment
†Member of Auditing Committee

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)
Date of Incorporation, March 11, 1871

Chester W. Hardy
President

Arthur L. MacDonald, Jr.
Treasurer

Reed Freeman
Harlan R. Pinkham
Vice Presidents

Richard B. Grane
Ruth M. Sudbey
Assistant Treasurers

Robert F. Dray
Clerk of Corporation

Michael J. Dray
Chairman of Board

Trustees

†P. G. Douglas
*M. J. Dray
R. F. Dray
*R. Freeman
*C. W. Hardy
*H. Heap, Jr.
A. L. MacDonald, Jr.
G. F. Marden
†M. T. Pike
*H. R. Pinkham
*E. R. Pulsifer
D. T. Scott
A. Stevens
O. W. Swangren
†S. O. Swangren

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank
1575 Tremont Street, (Roxbury District)
Date of Incorporation, November 5, 1915

Thomas W. Crosby
President

John M. Burchell
Treasurer

John M. Burchell
Exec. Vice President

Henry Slide
Assistant Treasurer

James W. Haley
A. James MacLellan
Joseph G. Murphy
Vice Presidents

David Owens
Clerk of Corporation

W. G. Bowers
*J. M. Burchell
*J. P. Condon
*R. J. Cotter, Jr.
T. W. Crosby
F. J. Davis
N. T. Elias
†K. G. Fettig
W. J. Gormley
J. W. Haley
†F. T. Kelley
R. H. Kelly
R. J. Long
*A. J. MacLellan
R. A. MacLellan (Hon.)
T. E. Mahony
J. F. McHale, Jr.
#P. E. Mitchell
W. F. Morris, Jr.
*J. G. Murphy
D. M. Owens
J. J. Reagan
*J. J. Riley, Jr.
W. J. Sheils
W. H. Sullivan
P. A. Tracy
T. F. True, Jr.
F. A. York, Jr.

Deposits go on interest first business day of each month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings
in the Town of Boston
36 Temple Place — 30 Winter Street
Date of Incorporation, December 13, 1816
Branch Offices
25 State Street
43 Kneeland Street
151 Tremont Street
44 Federal Street — 141 Congress Street
Charles River Plaza Shopping Center
15 Prudential Center Plaza
Summer-Washington Subway

~~John S. Howe~~
President
Albert R. Johannesen

C. Philip Hammond
Treasurer

Kenneth B. McMullen
Exec. Vice President

George G. Cleveland
Donald G. Benson
Albert R. Johannesen
William B. Marshall
William J. Maytum
Norman McIntosh
Vice Presidents

Wm. Arthur Dupee
Sec. of Corporation

~~Philip H. Theopold~~
Chairman of Board
John S. Howe

Walter L. Bergman
Charles J. Coffin
Joseph A. Comerford
Dean P. Friberg
Paul T. Flynn
Albert R.Johannesen
Margaret A. Linton
Assistant Treasurers

Walter L. Bergman
Joseph A. Comerford
Stephen J. Delano
David O. Fletcher
Richard J. Foley
Dean P. Friberg
Dorothy Kinsella
Margaret A. Linton
Alice G. O'Connor
John R. Studer
Walter G. Sullivan
Margaret E. Tracy
Asst. Vice Presidents

Trustees

†J. Q. Adams
*O. K. Anderson
R. L. Banks
E. L. Bigelow, Jr.
L. P. Chamberlain
H. Coolidge
*J. L. Cooper
C. Devens
W. A. Dupee
M. Gray
J. Grew
*H. F. Hagemann, Jr.
†B. M. Hall
E. B. Hanify
J. S. Howe
A. W. Hunnewell, Jr.
R. C. Jordan
W. S. Joyce
*R. Livermore, Jr.
*G. M. Lovejoy, Jr.
*J. Lowell
*E. Lyne
K. B. McMullen
G. R. Minot
†F. S. Moseley, III
L. F. Niles
G. Olmsted, Jr.
E. H. Osgood
A. H. Parker
B. D. Parks
R. F. Perkins
J. M. Powell
J. A. Shane
*P. H. Theopold
J. L. Thorndike
W. N. Thorndike
D. C. Watson
S. H. Wolcott, Jr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Tuesday of December

*Member of Board of Investment
†Member of Auditing Committee

South Boston Savings Bank
460 West Broadway (South Boston District)
Date of Incorporation, March 3, 1863
Branch Offices
740 Gallivan Boulevard, Dorchester

Alfred W. Archibald
President

Dana L. Ruoff
Treasurer

George M. Pond
Francis P. Hersey
Vice Presidents

John M. Bleakie
Clerk of Corporation

Paul A. Archibald
Robert C. Feeney
Robert E. Lee
William D. Powers
Assistant Treasurers

Chandler Bigelow
Chairman of Board

Trustees

*A. W. Archibald
L. W. Archibald
*C. Bigelow
J. M. Bleakie
*H. Bowen
*A. J. Bowker
E. B. Cass
C. J. Crowley
†C. A. Curtis
D. M. DeHart
F. E. Douglas
H. Gambrill, Jr.
J. J. Grigalus
*F. P. Hersey
†I. L. Hobbs
E. H. Hommel
R. R. Laine
C. R. LaPlante
†E. G. Morse
*F. G. Neal
D. L. Ruoff
E. J. Ryall
R. E. Seeger
J. J. Shaughnessy

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Tuesday in April

Suffolk Franklin Savings Bank
45 Franklin Street
Date of Incorporation, March 7, 1833
Branch Offices
1 State Street
3 Center Plaza
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
140 Huntington Avenue
139 Massachusetts Avenue
10 Birch Street, Roslindale
1906 Centre Street, West Roxbury
217 Adams Street, Dorchester

~~Edward M. Kehoe~~
President

David D. Samson
Treasurer

Herbert W. Gray, Jr.
~~*Exec. Vice*~~ *President*

Charles H. Douglass, Jr.
Carl S. Ericson
Clayton R. Foote
Hauthaway Mabbett
Richard B. Paige
Charles A. Swanson
Robert D. West
Vice Presidents

Arthur F. DiTrapano
Joseph M. McDonough
Robert C. Miller
Robert C. Richdale
Robert E. Snow
Charlotte M. Soutter
Robert A. Williams
Assistant Treasurers

James T. Bailey, Jr.
Elinor L. Coggin
Asst. Vice Presidents

Lawrence B. Damon
Clerk of Corporation

Trustees

H. H. Ayer
*J. H. Bacheller, Jr.
J. Barnard
A. G. Barry
T. P. Beal (Hon.)
G. W. Blakeley, Jr.
C. I. Blanchard
H. J. Bourneuf
†E. D. Brooks, Jr.
R. P. Chapman
L. F. Daley
L. B. Damon
C. H. Douglass, Jr.
W. R. Driver, Jr.
R. J. Eaton (Hon.)
J. G. Flint
E. W. Gammons (Hon.)
*J. F. Gerrity
H. W. Gray, Jr.
G. Hall, III
F. T. Hammond, Jr.
J. B. Harriman
*M. L. Harris
†R. Harte, Jr.
*G. Howland
A. B. Hunt
K. L. Isaacs
H. W. Jarvis
*E. M. Kehoe
E. L. King
A. P. Loring
*R. H. Lovell
J. W. Lund
G. Mahony
*H. H. Meyer, Jr.
A. O'Keeffe (Hon.)
W. L. Pierce
R. S. Robie, Jr.
J. E. Rogerson
C. H. Spaulding
W. W. Wolbach
†H. A. Wood, Jr.
R. R. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws third Tuesday in December

*Member of Board of Investment
†Member of Auditing Committee

main office
33 Federal St

Union Warren Savings Bank
216 Tremont Street
Date of Incorporation, February 21, 1829
Branch Offices
52 Congress Street
174 Federal Street
69 Franklin Street
North Station Concourse
133 Tremont Street
659 V.F.W. Parkway, West Roxbury
728 Washington Street, Norwood

Francis P. Brennan, *President*
Herbert V. Gearty, *Treasurer*

Howard M. Bacon
Robert W. Clifford
Herbert V. Gearty
Albert E. Pfefferle
Charles W. Swinton
Vice Presidents

Joseph G. Edwards
Paul Foley
Henry G. Hedquist
Francis J. Shea, Jr.
Assistant Treasurers

Thomas M. Joyce, *Clerk of Corporation*

Paul E. Dion
Paul F. Foley
Francis J. Shea, Jr.
Asst. Vice Presidents

Trustees

*J. I. Ahern
R. W. Bachelder
C. E. Gowdy

*J. I. Ahern
R. W. Bachelder
†J. K. Benson
*F. P. Brennan
F. H. Burr
F. A. Carlson
J. P. Carr (Hon.)
E. P. Catlin, Jr.
*T. Chase
R. W. Clifford
*R. N. Cox
E. B. Crowley
*D. L. Currier
B. A. Druker
B. T. Fawcett
J. B. Finigan
*W. J. Fitzgerald
†T. J. Galligan, Jr.
H. V. Gearty
C. E. Gowdy
A. B. Gowing
†R. W. Hubbs
†J. F. Hunnewell
*T. Johnson
T. M. Joyce
C. Kenny
*E. H. Lane
M. T. MacVicar
*J. C. Morrison
T. Motley
G. M. Naylor, Jr.
*E. J. O'Neil, Jr.
†L. H. Parks
A. E. Pfefferle
J. V. Quinlan
H. H. Scott
C. W. Swinton
B. C. Tower (Hon.)
*W. B. Tyler
J. N. Worcester

Deposits go on interest from day of deposit
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws Thursday before the second Monday in April

BRAINTREE

The Braintree Savings Bank
865 Washington Street
Date of Incorporation, March 21, 1870
Branch Offices
South Shore Plaza
Quintree Mall

Lindsay L. Tait, *President*
Edward W. Archibald, *Treasurer*

Gordon W. Bryant
Herbert B. Hollis
John T. Trefry, Jr.
Vice Presidents

Edmund G. Bregoli
Donald C. Olson
Assistant Treasurers

Donald K. Norris, *Clerk of Corporation*

Robert P. Gray, *Chairman of Board*

Trustees

*H. J. Albee
J. Barile
*G. W. Bryant
*R. P. Gray
H. B. Hollis
F. J. Klay
*F. J. Landenberger
D. K. Norris
†L. K. Oliphant
†R. F. Peck
R. W. Proctor
*R. W. Sullivan
†J. H. Swift, Jr.
L. L. Tait
*J. T. Trefrey, Jr.
C. D. Welsh (Hon.)
W. E. Westman (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Tuesday in April

BRIDGEWATER

Bridgewater Savings Bank
14 Main Street
Date of Incorporation, March 19, 1872
Branch Office
12 West Center Street, West Bridgewater

Ralph A. Hopkins, *President*
Edward B. Hayward, II, *Treasurer*

Herman G. Daiker
Joseph W. Johnson
Vice Presidents

James A. McGuigan
Thomas J. Phelan, Jr.
Assistant Treasurers

Herbert A. Sarkisian, *Clerk of the Corporation*

Trustees

*R. G. Barker
†F. W. Burrill
*W. E. Clark
*H. G. Daiker
M. A. Edson
*H. M. Estabrook, Jr.
C. A. Freeman
R. G. Garrison
E. B. Hayward, II
*R. A. Hopkins
*J. W. Johnson
†J. J. Kent
J. E. Lucini
R. A. McNeeland
†W. M. O'Rourke
*R. B. Pickett
†C. P. Resevick
*E. W. Rice
F. Sanborn
H. A. Sarkisian
A. Tolivaisa
A. T. Wells (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON

Brockton Savings Bank
1 North Main Street
Date of Incorporation, March 3, 1881
Branch Offices
443 Belmont Street
589 Centre Street
2071 Main Street

Harry E. Adams, Jr., *President*
Reeves P. Relyea, *Treasurer*

Anthony D. Matarese
Michael E. Tumonis
Vice Presidents

Milton H. Davidson
Aubrey J. Lynche
Rodney A. Stevens
Edward H. Cowden
Assistant Treasurers

Frank B. Hatch
Theodore L. Vitty
Walter R. Lendh
Asst. Vice Presidents

John A. Eaton, Jr., *Clerk of Corporation*

Trustees

*H. E. Adams, Jr.
H. A. Baynes
S. M. Carlson
H. S. Crocker (Hon.)
†S. W. Davis
J. N. Dreystadt
J. A. Eaton, Jr.
*B. C. Forsberg
C. N. Fuller
*K. L. Hanson
G. O. Jenkins
G. E. Keith
A. L. Lane
J. P. Lankiewicz, Jr.
*F. B. Linehan
*A. D. Matarese
G. M. McCrillis, Jr.
M. B. Norcross (Hon.)
†P. W. Prouty
†K. E. Sampson

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Thursday in December

*Member of Board of Investment
†Member of Auditing Committee

People's Savings Bank of Brockton
221 Main Street
Date of Incorporation, February 8, 1895
Branch Offices
Westgate Mall
West Side Shopping Center

Deane R. MacKenzie
President

Robert E. Swanson
Treasurer

Andrew F. Phillips
Richard C. Reed
Vice Preidents

Carleton G. Smith
Vice Treasurer

Richard L. Drew
Joseph M. Picanzi
Marjorie L. Thompson
Assistant Treasurers

~~William E. Doyle, Jr.~~
Clerk of Corporation

F. Conley, Jr.

Trustees

F. E. Burgess (Hon.)
J. F. Conley, Jr.
G. I. Crowell (Hon.)
W. E. Doyle, Jr.
†W. A. Ingram
†E. B. Keith
*R. M. Keith
W. E. Keith
G. J. Lelleher
L. C. Lyda
*D. R. MacKenzie
*A. F. Phillips
*R. C. Reed
S. D. Siskind
M. Smith
R. E. Swanson
*J. W. Tarbell
†M. B. Tarlow
J. R. Wheatley
H. H. Wydom

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws second Monday of April

BROOKLINE

Brookline Savings Bank
160 Washington Street
Date of Incorporation, February 24, 1871
Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe
President

Robert F. Hughes
Treasurer

Richard P. Chapman
Exec. Vice President

Joseph L. Arsenault
Ronald A. Downing
James B. Hanley
Percy S. Hardy
W. Emily Horne
Charles H. Peck
Georgina S. Reeser
Earl C. Rogers
Harold W. Shankle
Assistant Treasurers

Franklin T. Pfaelzer, Jr.
Earl C. Rogers
Vice Presidents

Charles H. Peck
Georgina S. Reeser
Asst. Vice Presidents

George C. Caner, Jr.
Clerk of Corporation

Frederick T. Pratt
Chairman of Board

Trustees

G. S. Baldwin (Hon.)
R. A. Berenson
†C. C. Billings
H. G. Bradlee, Jr.
W. A. Burnham
G. C. Caner, Jr.
R. P. Chapman, Jr.
P. Dean
T. B. Frost
†C. W. Hubbard, III
*R. I. Hunneman
G. F. McNeilly
*R. B. Miner
†H. H. Newell
W. E. Palmer
*F. T. Pfaelzer, Jr.
*F. T. Pratt
*R. W. Pratt
E. C. Rogers
E. W. Rogers (Hon.)
*H. S. P. Rowe
E. D. Rowley
J. J. Slotnik
W. S. Stout
S. R. Thayer
H. D. White (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

CAMBRIDGE

Cambridge Savings Bank
1374 Massachusetts Avenue
Date of Incorporation, April 2, 1834
Branch Offices
1960 Massachusetts Avenue
1 Broadway

Donald P. Noyes
President

John P. Derby
Treasurer

W. Pearce Coues
R. Parker Dudley
Kenneth Holland
Frederick H. Hickels
Donald O. Nylander
John P. Derby
Vice Presidents

Clifton E. Collier
Kenneth E. Craig
Albert G. Hale
Richard W. Knibbs
Wayne G. Sharpe, Jr.
Lynn E. Chase
Louis A. Dussault
Asst. Vice Presidents

Francis W. K. Smith
Clerk of Corporation

Assistant Treasurers

Trustees

†F. Adams
J. B. Ames
F. Ashley
G. Bailey
P. T. Baldwin
R. Baldwin (Hon.)
P. Belliveau
*R. E. Bennik
*P. H. Bradley
J. J. Brennan, Jr.
A. H. Brooks, Jr.
G. E. Curtin
*J. G. Cushman
F. H. Davis
†R. A. Dow
†J. M. Dry
*R. P. Dudley
H. W. Durant (Hon.)
O. C. Eckel
A. W. Emerson
E. Emerson
†F. J. England
R. F. George (Hon.)
†H. G. Gerrish
*T. F. Gibson
W. M. Hogan, Jr.
W. B. King
L. Lane (Hon.)
†J. Lintner
H. Liss
R. C. Long
A. McClennen
J. R. Moot
*F. H. Nickels
*J. W. Norris
*D. P. Noyes
E. W. Sexton
*S. Shaffer
W. Shelmerdine
F. W. K. Smith
K. Upton
W. J. Wauters (Hon.)
*J. W. Weeks
D. B. Wilson

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th of each month
Annual meeting date as provided for in By-Laws third Wednesday in December

Cambridgeport Savings Bank
689 Massachusetts Avenue
Date of Incorporation, March 15, 1853

Stanley L. Brown
President

Raymond J. Adams
Treasurer

Raymond J. Adams
Exec. Vice President

John P. Geishecker
Vice Treasurer

Paul R. Corcoran
Nathan B. Ricker
William T. Livingston
Vice Presidents

Herbert M. Blodgett
Walter W. Hulbert
Robert E. Jumper
Assistant Treasurers

Thomas B. Cochrane
George E. Wilson
Asst. Vice Presidents

Robert N. Cann
Clerk of Corporation

Trustees

R. J. Adams
†B. H. Bowden
H. G. Bradlee
W. J. Brathwaite
*S. L. Brown
R. N. Cann
*P. R. Corcoran
P. R. Corcoran, Jr.
†W. P. Dole
S. S. Ganz
D. Koplan
T. H. D. Mahoney
*W. L. Maini
R. D. Muzzy
*F. W. Phelan
L. C. Read
*N. B. Ricker
E. I. Snider
G. M. Solomons
J. O. Welch
A. F. White (Hon.)
†C. P. Whitlock

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable on or before the 20th of each month
Annual meeting date as provided for in By-Laws third Wednesday in May

*Member of Board of Investment
†Member of Auditing Committee

East Cambridge Savings Bank
292 Cambridge Street
Date of Incorporation, April 29, 1854
Branch Office
1310 Cambridge Street

retired

~~George F. Lakschewitz~~
President

~~Earland S. Black~~
Treasurer

Earland S. Black
Willard C. Craig
Vice Presidents

David T. Brewster
Ralph G. Burstad
Charles B. Cutter
Evalyn W. Felch
Assistant Treasurers

Norman S. Blanchard
Clerk of the Corporation

Trustees

J. C. Adams
E. S. Black
*F. X. Buebendorf
R. G. Burstad
J. H. Campbell (Hon.)
J. J. Cherkerzian
†R. F. Clark
*W. C. Craig
C. B. Cutter
R. R. De Guglielmo
†R. W. Fawcett
G. R. Giles
†W. J. FitzGerald
*J. J. Jefferson
*G. E. Lakschewitz
A. E. Lerman
R. A. Sheffield
J. L. Simonds
L. O. Simonds (Hon.)
J. Thomson, Jr. (Hon.)
*J. C. Younglof

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws fourth Monday of November

CANTON

Canton Institution for Savings
557 Washington Street
Date of Incorporation, March 4, 1835

John E. Fish
President

Joseph F. Ronayne
Treasurer

Ralph C. Jackson
Exec. Vice President

George M. Mansfield
Ira J. Kelly
Vice Presidents

Donald B. Wheeler
Clerk of Corporation

Trustees

*C. F. Alexander
*J. S. Bullock
*E. V. Cogliano
†J. H. Draper, Jr.
W. W. Draper, Jr.
E. K. Endicott (Hon.)
*J. E. Fish
R. C. Jackson
J. L. Keeling
*I. J. Kelley
C. M. Lord, Jr.
M. H. MacGregor
*G. M. Mansfield
†D. Packard
C. W. Pinkham
M. E. Ronayne, Jr.
†R. T. Seavey
J. C. Sullivan
*R. W. Wetherbee
R. Williams, Jr. (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA

Atlantic Savings Bank
267 Broadway
Date of Incorporation, April 28, 1854
Branch Offices
10 Pleasant Street, Revere
185 Squire Road, Revere
435 Broadway
385 Broadway, Revere
354 Washington Avenue

William C. Andrew
President

Henry D. Alpers
Treasurer

+ 2. Vice Pres.

Henry D. Alpers
William H. Brock
Francis A. McQuaid
Daniel Miller
C. Muriel Nickerson
George H. Robinson
Vice Presidents

Edwin C. Gardner
Elizabeth A. Geary
Joseph D. Marini
E. Franklin Phillips
Leonard V. Siuda
Assistant Treasurers

Michael J. Glezerman
Clerk of Corporation

Paul D. Carlberg
John E. Harvey
Asst. Vice Presidents

Peter B. Seamans
Chairman of the Board

Trustees

H. D. Alpers
*W. C. Andrew
†W. O. Apthrop
C. N. Atwood
W. M. Beal
E. F. Becker
H. R. Browne
W. M. Bush
P. D. Carlberg
*K. P. Chase
H. C. Corliss (Hon.)
E. B. Corman
*W. S. Cuthbertson
J. P. Dalis
H. W. Dingwell
P. D. Duncan
H. W. Frost (Hon.)
E. C. Gardner
M. J. Glazerman
J. E. Harvey
†J. H. Holman
W. R. Holmes
J. W. Hosmer
*S. M. Kensinger
†A. J. Leone
W. L. Martin
E. J. McCarthy
W. J. Murdock
C. M. Nickerson
I. Perlman
C. D. Rockwell
*F. J. Ryan
*D. C. Seamans
*P. B. Seamans
†J. F. Shaughnessy
I. W. Slade
D. R. Stormont
*F. J. Sullivan
†W. W. Symonds
J. F. Tierney, Sr. (Hon.)
*J. F. Tierney, Jr.
M. Wise
E. S. Wozniak

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Thursday of November

*Member of Board of Investment
†Member of Auditing Committee

CHICOPEE

Chicopee Savings Bank
36 Center Street
Date of Incorporation, February 27, 1845
Branch Office
794 Memorial Drive, Chicopee Falls

Elliot A. Cantrell

~~Stephen A. Zajchowski~~ *President*

George D. Ouimette *Treasurer*

Edward R. Dupuis
Addison C. Morse
Thomas D. Murphy
Edward J. Pryzbyla
Vice Presidents

Albert H. Roy *Assistant Treasurer*

Richard G. Mosher *Clerk of Corporation*

Stephen A. Za Stephen A. Zajchowski
Chairman of the Board

Trustees

E. W. Beauchamp
E. J. Bys
D. F. Canty (Hon.)
E. N. Chapdelaine
*D. G. Christensen
*E. R. Dupuis
†E. J. Fitzgerald
J. L. Fitzpatrick
R. E. Fontaine
A. Gomes
J. E. Hastings
E. C. M. Jasinski
J. J. Korkosz
E. R. Lavigne (Hon.)
E. J. Lynch
G. E. Membrino
*A. C. Morse
R. G. Mosher
T. D. Murphy
†J. B. Peltz
*E. J. Pryzbyla
†E. A. Roy
S. Sitarz (Hon.)
J. J. Swiatlowski
N. A. Zades
*S. A. Zajchowski

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of January

CLINTON

Clinton Savings Bank
200 Church Street
Date of Incorporation, May 15, 1851

Edward F. Gibbons *President*

~~James H. Wiesman~~ *Treasurer* Rev. Fred

Andrew J. Friedrich
Arno Kuettner
Vice Presidents

James P. Durkin *Assistant Treasurer*

John J. Philbin *Clerk of Corporation*

Trustees

*L. F. Burke
D. W. Carruth
N. S. Coldwell
P. H. Despotopulos
*A. J. Friedrich
*E. P. Gannon
†P. A. Garofoli
*E. F. Gibbons
D. J. Hayes (Hon.)
J. N. Kilcoyne
V. E. Kilgour
*A. Kuettner
J. J. Philbin
†H. L. Robichaud
F. Schreiter
†F. O. Vorspohl
J. H. Wiesman

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the following month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws third Monday in June

COHASSET

Cohasset Savings Bank
13 Elm Street
Date of Incorporation, February 28, 1845

Daniel S. Campbell *President*

Donald E. Bates *Treasurer*

Donald E. Bates *Exec. Vice President*

Robert P. Magner *Assistant Treasurer*

John H. Dean *Vice President*

Stephen J. Dwyer *Clerk of Corporation*

Trustees

D. E. Bates
T. Bates (Hon.)
*D. S. Campbell
*J. H. Dean
†S. J. Dwyer
*O. F. Ingram
A. L. Lehr, Jr.
C. E. Pipes
*W. E. Poland
*M. B. Pratt
S. N. Ripley
R. E. Sherbrooke
†W. C. Swift
†R. T. Wetzler
W. B. White
B. R. Wilkin

Deposits go on interest first day of the month if made on or before the fifth day of the month
Dividends are payable 5th day of each month
Annual meeting date as provided for in By-Laws second Monday in January

CONCORD

The Middlesex Institution for Savings
64 Main Street
Date of Incorporation, March 4, 1835
Branch Offices
315 Main Street, Acton
1208 Main Street

James R. Mercer, Jr. *President*

John Collins *Treasurer*

Thomas Flint
John C. Collins
H. Bradford Sturtevant, III
Vice Presidents

William G. Wilkinson
George E. Tibbetts
Assistant Treasurers

Ann M. Stearns

~~Charles D. McPherson~~ *Clerk of Corporation*

Trustees

*F. H. Bubier
G. A. Clark
G. W. Clark
J. C. Collins
R. Crafts
D. A. Cronin, Jr.
J. M. Eaton, Jr.
*T. Flint
*T. R. Huckins
P. Jewell, Jr.
F. R. Johnson
†W. L. Kingman
†W. D. Locke
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
W. M. Rand, Jr.
M. Simonds
F. W. Smith
W. S. Smith
*E. K. True
†G. Wells

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January, April, July and October1
Annual meeting date as provided for in By-Laws third Tuesday in June

*Member of Board of Investment
†Member of Auditing Committee

eff. 7-25-77

CONWAY

Conway Savings Bank
Main Street
Date of Incorporation, March 10, 1887

Francis L. Lemay
President

Alice M. Allis
Treasurer

Robert W. Phillips
Raymond S. Totman
Vice Presidents

Dale A. Kirkpatrick
Clerk of Corporation

Trustees

G. W. Allis
R. A. Anderson (Hon.)
C. W. Boyden
R. H. Boyden
*L. W. Graves
R. G. Hassell
*T. A. Herlihy
D. A. Kirkpatrick
†L. W. Lagoy
*F. L. Lemay
K. A. Lilly
*R. G. Lilly
†D. H. Nye
R. L. Roberts (Hon.)
†W. O. Seibert
L. K. Totman
*R. S. Totman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 31, April 31, July 31 and October 31
Annual meeting date as provided for in By-Laws last Saturday in April

DEDHAM

Dedham Institution for Savings
603 High Street
Date of Incorporation, March 19, 1831
Branch Offices
741 Providence Pike
254 Bussey Street
673 High Street, Westwood

Robert F. Clark
President

John D. Lund
Treasurer

Winthrop P. Hersey
John D. Lund
James I. Shock
Vice Presidents

James I. Schock
Vice Treasurer

Augustus W. Soule, Jr.
Clerk of Corporation

Harold C. Gladden
Kilburn L. Child, Jr.
Margaret M. Riley
Assistant Treasurers

Trustees

*R. Bancroft
C. W. Bartlett
†R. C. Boon
*R. F. Clark
*J. Dwinell
P. Grant
N. L. Harris (Hon.)
S. Haydock
*W. P. Hersey
A. Hollingsworth
*T. E. Jansen, Jr.
†R. W. Leith, Jr.
R. Lowell, Jr.
A. W. Soule, Jr.
†M. M. Taber, Jr.
J. N. Tweedy
S. Weeks
*E. W. Wiggins, Jr.
*H. H. Wood

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws second Thursday in April

DANVERS

Danvers Savings Bank
1 Conant Street
Date of Incorporation, March 20, 1850
Branch Office
3 Federal Street

Everett A. Needham
President

William H. Price, Jr.
Treasurer

William H. Price, Jr.
Exec. Vice President

William H. Bailey
Melvin W. Buker
Donald E. Gates
Assistant Treasurers

C. Everett Elliott
G. Glen Potter
Vice Presidents

Napier B. Caldwell
Clerk of Corporation

Trustees

†N. B. Caldwell
C. V. Clement, Jr.
J. H. Coffin
†H. J. Eisenhauer
†C. Elliott
*C. E. Elliott
I. A. Francis
R. H. Gaskill (Hon.)
A. Hutchinson
F. H. Kirby (Hon.)
*J. W. Knowlton
W. G. Merrill, Jr.
*C. F. Murray
*E. A. Needham
R. A. Peterson
*G. G. Potter
W. H. Price, Jr.
R. S. Roberts (Hon.)
C. S. Sears
C. S. Tapley (Hon.)
C. K. Twiss
J. D. Woodberry

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street
Date of Incorporation, March 8, 1870
Branch Office
1 Mattakeesett Street, Pembroke

Edmund W. Nutter
President

Arthur R. Bradstreet
Treasurer

Frank N. Houghton
Vice President

Charles V. Ladd
Robert B. Baker
Assistant Treasurers

Arnold Swanson
Clerk of Corporation

Frank N. Houghton
Chairman of Board

Trustees

D. B. Bannerman
J. A. Boni
A. R. Bradstreet
J. M. Chandler (Hon.)
*W. M. Clark
H. R. Crosby
E. W. Dewhurst
†K. G. Henrich
*F. N. Houghton
†R. C. Howard
K. S. Nordin
A. A. Nummi
A. M. Nutter
*E. W. Nutter
P. H. Ockers
*F. W. Parris
*G. A. Ridder
A. C. Swanson
P. Washburn (Hon.)
†E. S. Whitmarsh

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 5, April 5, July 5 and October 5
Annual meeting date as provided for in By-Laws third Tuesday of March

*Member of Board of Investment
†Member of Auditing Committee

EASTHAMPTON

Easthampton Savings Bank
36 Main Street
Date of Incorporation, February 10, 1869

C. Ekengren ~~Howard E. Fasser~~
President

Robert L. Mullaly
Treasurer

Roy C. Ekengren
Executive Vice President

Traugott J. Wodicka
Agnes R. McLean
Assistant Treasurers

Thomas J. Scanlon
Clerk of Corporations

Roy C. Ekengren ~~Howard E. Fasser~~
Chairman of Board

Trustees

W. H. Auerswald
*A. I. Cartledge
P. J. Clapp
†W. J. Czelusniak
R. C. Ekengren
*H. E. Fasser
*H. A. Goldberg
A. E. Granat
†R. O. Irmischer
F. J. Janik
C. W. Johnson
†W. F. Kelsey
*J. T. Lagowski
J. J. Moriarty, Jr.
T. J. Scanlon
P. Stevens
R. F. Ulm
*T. Zavorski

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable February 1, May 1, August 1 and November 1
Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
295 Main Street (North Easton District)
Date of Incorporation, February 8, 1864

Raymond Taylor
President

* John William Hayes, III ~~Douglas D. Porter~~
Treasurer + Acting Treasurer

Douglas D. Potter
Exec. Vice President

Richard R. Ethier
Assistant Treasurer

Richard J. Hatchfield
Roger A. McNamara
Vice Presidents

Anthony Pires
Clerk of Corporation

Trustees

D. Ames
J. S. Ames, Jr.
†N. A. Anderson
*H. E. Boone
*C. J. Coughlin
W. N. Cummings
*R. J. Hatchfield
A. D. Johnson (Hon.)
*R. A. McNamara
†A. G. Morse
N. B. Morse (Hon.)
†A. Pires
D. D. Porter
E. L. Randall (Hon.)
R. L. Sproul
*R. Taylor
H. C. Thomas
E. C. White

Deposits go on interest day of deposit to the day of withdrawal
Annual meeting date as provided for in By-Laws second Tuesday in December

EDGARTOWN

Dukes County Savings Bank
Main Street
Date of Incorporation, March 8, 1955

John W. Osborn
President

Edward E. Mayhew, Jr.
Treasurer

Henry Corey
Edwin G. Tyra
Vice Presidents

Catherine B. Enos
Assistant Treasurer

Frederick H. Chirqwin
Clerk of Corporation

Trustees

*A. A. Alley
†J. F. Campbell
F. H. Chirgwin
†H. Corey
F. F. Cournoyer
R. W. Engley
S. C. Gentle
L. H. Leland
R. M. Love
*J. W. Osborn
*D. R. Swift
*E. G. Tyra
†E. W. Vincent
*A. K. Sylvia, Jr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Monday in November

EVERETT

Everett Savings Bank
466 Broadway
Date of Incorporation, March 1, 1889

Frank E. Woodward
President

~~Ernest A. Ryder~~ resigned
Treasurer Alec. V. Michael

Harry Beats
Willard C. Lombard
Vice Presidents

David J. Carlberg
Richard M. Burden, Jr.
L. L. Lewellyn
Assistant Treasurers

Alden P. Tuells
Clerk of Corporation

Trustees

*E. H. Ahlin
*H. Beats
J. S. Beats
R. F. Bradford
R. G. Fisk
†C. A. Herne
†A. L. Holmes
H. M. Jones
W. C. Lombard
W. P. Lombard (Hon.)
W. C. Lyford
H. L. Macaulay (Hon.)
H. K. Macdonald (Hon.)
R. K. Manning (Hon.)
R. K. Manning, Jr.
K. P. Roberts
E. A. Ryder
*E. H. Tobey
A. P. Tuells
*J. P. Visco
R. W. Willson
*F. E. Woodward

Depositss go on interest day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws third Thursday in April

FAIRHAVEN

Fairhaven Savings Bank
15 Center Street
Date of Incorporation, February 10, 1832

Richard H. Carpenter
President

George A. Bunnell, Jr.
Treasurer

George A. Bunnell, Jr.
George R. Graves
Lawrence B. Maxfield
Vice Presidents

Walter E. Bowman
George R. Graves
Everett Sykes
Assistant Treasurers

~~Robert E. Browne~~
Clerk of Corporation

Richard H. Carpenter
Chairman of Board

Trustees

L. Alexion
R. E. Browne
G. A. Bunnell, Jr.
C. Burr
W. H. Carey
*R. H. Carpenter
R. E. Chase
*R. A. Covill
*H. A. Darwin
H. Fell
†E. Hayward
E. L. Holden
†C. L. MacLauchlin
*L. B. Maxfield
*E. M. Radcliffe
A. L. Rawcliffe
†G. Schwartz
R. B. Young

Deposits go on interest from day of deposit
Dividends are payable 2nd Monday of each month
Annual meeting date as provided for in By-Laws second Monday in November

*Member of Board of Investment
†Member of Auditing Committee

* effective 12-31-75

FALL RIVER

The Citizens' Savings Bank
4 South Main Street
Date of Incorporation, November 15, 1851

Ray C. Bigelow
President

James W. Spence, Jr.
Treasurer

James W. Spence, Jr.
Philip J. Gladue, Jr.
Vice Presidents

Philip J. Gladue, Jr.
Luiz Perreira
Assistant Treasurers

Luiz Perreira
Asst. Vice President

Warren A. Parmenter
Clerk of Corporation

William E. Crowther
Chairman of the Board

Trustees

†A. L. Audet, Jr.
*R. C. Bigelow
R. A. Bogle, Jr.
†W. A. Brown, Jr.
O. M. Cherry (Hon.)
P. G. Collias
*J. H. Collins
J. T. Cottrell, Jr.
J. J. Coughlin
*W. E. Crowther
J. E. Fitzgerald
G. Fortin
W. P. Grant
J. H. Hudner
*M. Kusinitz
R. L. LaVault
A. A. Morse
W. A. Parmenter
W. Prescott
†F. E. Singleton
J. W. Spence, Jr.
*H. T. Walker

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday of June

Fall River Savings Bank
141 North Main Street
Date of Incorporation, March 11, 1828
Branch Offices
397 Rhode Island Avenue
873 County Street, Somerset

Alston M. Rigby
President

Maureen Varanese
Patrick Varanese
Assistant Treasurers

Charles R. Murray
C. Crawford Smith
Vice Presidents

Lawton S. Brayton
Clerk of Corporation

Maureen Varanese
Asst. Vice President

Robert F. Sykes
Chairman of Board

Trustees

W. Birkett (Hon.)
*C. D. Boardman
E. Brayton (Hon.)
L. S. Brayton
†J. E. Bullock
N. P. Butler
F. M. Chace (Hon.)
C. G. Daby
N. D. Dondis
L. Durfee, Jr.
R. H. Gee (Hon.)
C. H. Hawes
G. M. Jackson (Hon.)
G. E. Kay
J. P. McGuire
*J. A. Mitchell
*C. R. Murray
V. M. Nanni
J. F. O'Donoghue
†G. Sanford
*C. C. Smith
*R. F. Sykes
†D. A. Toomey
A. L. Wheelock

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank
79 North Main Street
Date of Incorporation, April 10, 1855
Branch Office
1501 South Main Street

Donald A. Bogle
President

Timothy J. Cotter
Treasurer

Timothy J. Cotter
John F. Dator
Eldridge H. Leeming
Vice Presidents

Raymond E. Castonguay
Charles E. Demers
Richard W. Pilling
Assistant Treasurers

W.F. Long, Jr.

Alice B. Spooner
Asst. Vice President

~~Richard E. Hawes~~
Clerk of Corporation

Douglas J. Richardson
Chairman of the Board

Trustees

H. Ashworth
†H. W. Barnett
G. Bedard
*D. A. Bogle
F. L. Collins, Jr.
T. J. Cotter
†F. A. Crosson
*J. F. Dator
M. M. David
C. S. Deplitch (Hon.)
M. L. Fonseca
R. Green
R. K. Hawes (Hon.)
†R. K. Hawes, Jr.
L. P. Holmes
*E. H. Leeming
*K. List
W. F. Long, Jr. — Clerk of Corp.
*A. E. Mobouck
R. T. Mullen
H. F. Reilly (Hon.)
*D. J. Richardson
R. Valcourt
A. A. Waring
M. F. Welsh (Hon.)

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws second Wednesday of January

Union Savings Bank
20 South Main Street
Date of Incorporation, April 24, 1869

Donald Ashton
President

Andrew B. Chase
Treasurer

James F. Borden
Executive Vice President

Felicia Pruchnik
Assistant Treasurer

William H. Barker
Philip S. Brayton
Vice Presidents

James W. Killoran
Clerk of Corporation

Trustees

*D. Ashton
*W. H. Barker
†J. F. Beckett, Jr.
H. Boothman
H. Boothman, Jr.
J. F. Borden
*P. S. Brayton
W. C. Driscoll
*A. Ehrenhaus
J. W. Killoran
†D. F. Lesage
W. F. Neves
†C. A. Norman, Jr.
*C. E. Reed, III
C. C. Rounseville (Hon.)
*C. I. Tucker

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws fourth Wednesday of May

*Member of Board of Investment
†Member of Auditing Committee

FITCHBURG

Fitchburg Savings Bank
780 Main Street
Date of Incorporation, February 12, 1846
Branch Offices
519 Electric Avenue
John Fitch Highway

W. L. Wallace

~~Robert S. Goldthwait~~
President

Raymond L. Morin
Treasurer

Richard D. Foulkes
Vice President

Paul M. Clougherty
Evelyn F. Delage
John O. Lonnquist
Assistant Treasurers

Dwight P. Wentworth
Asst. Vice President

Robert L. Ware
Clerk of the Corporation

Trustees

†W. W. Aalto
*W. B. Adams
J. B. Aubuchon (Hon.)
*J. P. Aubuchon
R. Bullock (Hon.)
E. C. Caouette (Hon.)
*D. M. Crocker
*P. W. Dawley
F. J. DeBoonis
R. D. Foulkes
*R. S. Goldthwait
J. J. Hammond
†C. F. Holt
W. Laverack
H. V. Lindberg
A. H. Meyer (Hon.)
M. M. Moran
†W. S. Reagan
M. F. Shea
E. A. Stanton
C. F. Taylor (Hon.)
G. R. Wallace, 3rd
R. L. Ware

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

Chairman of Board
Robert S. Goldthwait

The Worcester North Savings ~~Institution~~ BK.
288 Main Street
Date of Incorporation, May 26, 1868
Branch Offices
Mill & Haws Streets, Leominster
Main Street, Lunenburg
37 Main Street, Sterling
Central Plaza, Water Street

Eff. 6-16-77

Geldert S. Brown
President

Donald G. Hicks, Jr.
Treasurer

C. William Wester
Vice President

Siegfried F. Bursch
Bruce Fenn, III
Richard C. Franciosi
Richard M. Lunetta
Assistant Treasurers

Walfrid A. Makela
Asst. Vice President

Henry G. Bowen
Clerk of Corporation

Trustees

V. A. Anderson
A. Belliveau (Hon.)
H. G. Bowen
R. B. Bowen
*G. S. Brown
*W. S. Brown
†C. W. Chicknavorian
*S. F. Chittick
B. Crocker, Jr.
N. C. Cross
*E. N. Daulton, Jr.
†W. H. Dolan, Jr.
J. J. Durkin, Jr.
R. W. Fisher
R. W. Foster
D. D. Goodwin (Hon.)
*C. A. Johnson
*D. A. McGregor
G. W. Munson (Hon.)
J. V. Nachtwey
A. G. Neal (Hon.)
H. D. Penan
†L. E. Poole
R. A. Price
H. H. Rahnasto
J. R. Rhoads, Jr.
C. D. Rhoten
F. M. Rhoten
Dr. F. P. Ross
J. H. Simonds
N. C. Weeks
C. W. Wester

Deposits go on interest day of deposit
Dividends are payable 1st of each month
Annual meeting date as provided for in By-Laws third Tuesday in November

FOXBOROUGH

Foxborough Savings Bank
4 School Street
Date of Incorporation, April 18, 1855

Richard E. Stevens

~~W. Wallace Kelley~~
President

~~Elmer L. Zeller~~ J. J. Harvey
Treasurer

Donald H. Pike
Albert G. Hutchins
Harold W. Moore
Vice Presidents
J. J. Harvey

Virginia A. Ward
Assistant Treasurer

Grace E. Donovan
Clerk of Corporation

Trustees

H. E. Cornish
†G. W. Donovan
E. H. Downs (Hon.)
N. M. Ferguson
E. C. Fox
*R. H. Fuller
*W. P. Fuller
R. W. Grahn
*C. E. Holt
*A. G. H Hutchins
F. T. Iddings, Jr.
*W. W. Kelley
D. J. Lynch, Jr.
J. H. Marsden (Hon.)
†W. H. McAlister
†H. E. McKenzie, Jr.
*D. H. Pike
R. S. Pinkham
J. J. Putnam (Hon.)
G. R. Rodman
C. C. Ryder
*W. L. Sellon
J. D. Youd
E. L. Zeller

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Wednesday following the first Monday in June

FRAMINGHAM

Framingham Savings Bank
15 Park Street
Date of Incorporation, April 23, 1883
Branch Offices
770 Water Street
575 Worcester Road
1265 Worcester Road

Arthur M. Fitts, Jr.
President

Milton E. Baldwin, Jr.
Treasurer

Charles F. Long
Joseph H. Schmidt, Jr.
Vice Presidents

F. Crawford Reed
Clifton V. Jennings
Asst. Vice Presidents

James A. Robertson
Clerk of Corporation

Arthur M. Fitts, Jr.
Chairman of Board

Charles D. Warner
Lester C. Conner, Jr.
Dennis M. Desiata
Clyde W. Raybuck
Carmen C. Ferro
Amelia E. Fantoni
Assistant Treasurers

Trustees

M. E. Baldwin, Jr.
*A. M. Fitts, Jr.
*V. H. Galvani
†J. P. Hastings
*D. R. Hughes
†G. H. Hulme
V. J. Irvine (Hon.)
†R. F. Lawrence
*C. F. Long
H. E. Matheson (Hon.)
†R. J. Pendolari
†J. A. Robertson
*J. H. Schmidt, Jr.
H. Schnare (Hon.)
*W. F. Sullivan
R. N. Wallis (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws first Monday in April

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*Member of Board of Investment
†Member of Auditing Committee

Insured up to $40,000.
on Deposit.

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street
Date of Incorporation, February 20, 1871

William R. Feeley
President

~~Kenneth B. Osborn~~
Treasurer

H. Joseph Cook
William B. Goodwin
Donald S. Mackintosh
Vice Presidents

Robert J. Ballarino
Assistant Treasurer

George W. Dana
Clerk of Corporation

Trustees

†H. C. Abbott
†R. Bell
C. H. Carlson (Hon.)
L. J. Cataldo (Hon.)
P. N. Chick (Hon.)
*H. J. Cook
G. W. Dana
R. F. Farrar
*W. R. Feeley
†A. J. Freeman
W. R. Gilmore (Hon.)
*W. B. Goodwin
M. S. Herbert
W. T. Holmes
*E. J. Keefe
D. J. Mann
R. D. Mann
*D. S. MacKintosh
K. B. Osborn
*G. S. Perry
R. N. Peterson (Hon.)
*A. E. Rockwood
R. A. Taylor

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws fourth Monday of November

GEORGETOWN

Georgetown Savings Bank
7 North Street
Date of Incorporation, May 26, 1868

Frank M. Meader
President

Guy A. Minchin
Treasurer

Charles G. Baker
Vice President

John C. Meeks
Vice Treasurer

Leland W. Lowell
Clerk of Corporation

Elizabeth L. Nunan
Phyllis J. Melnik
Assistant Treasures

Dudley M. Tenney
Chairman of Board

Trustees

C. G. Baker
*D. C. Elliott
H. B. Esty
J. E. Hamblet
T. L. Hamelin
*M. R. Kelloway
*R. J. Kinney
L. W. Lowell
F. M. Meader
*G. A. Minchin
†H. N. Pingree
†H. A. Roberts
*D. M. Tenney
†E. G. Williams

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Tuesday in May

GARDNER

The Gardner Savings Bank
29 Parker Street
Date of Incorporation, May 26, 1868
Branch Offices
115 Main Street, Westminster
Main Street, Ashburnham

Charles A. Stone
President

Robert N. Ellis
Treasurer

Robert N. Ellis
Volney W. Howe
Mary E. Johnson
Carlton E. Nichols
F. Gordon Saunders
Vice Presidents

Marilyn Freeman
Richard E. Keeney
Thomas R. Mailloux
Assistant Treasurers

Charles A. Stone
Chairman of Board

Leonard S. Lakin
Clerk of Corporation

Trustees

C. G. Bell
S. A. Brooks
†R. W. Cushing
†E. E. Dunn
R. N. Ellis
G. H. Heywood, Jr.
J. Heywood
*V. W. Howe
R. D. Huhtala
*M. E. Johnson
*C. E. Nichols
†W. S. Sargent
*F. G. Saunders
*C. A. Stone

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws fourth Monday in June each year

GLOUCESTER

Cape Ann Savings Bank
109 Main Street
Date of Incorporation, April 15, 1846
Branch Office
Beach Street, Manchester

Charles W. Lowrie
President

Henry A. Jones
Treasurer

Lawrence N. Peterson
Vice President

Raynor G. Adams
Arthur J. Lee
John G. Olsen, Jr.
Assistant Treasurers

James H. Bagshaw
Clerk of the Corporation

Trustees

†J. H. Bagshaw
*H. Bell
W. R. Bishop
J. D. Cunningham
*H. C. Dexter
*N. A. Faulk
*R. J. Harris
D. E. Harrison
C. T. Heberle
H. A. Jones
R. Kramer
*C. W. Lowrie
†E. Morley
*L. N. Peterson
D. F. Slade
D. E. Sudbay
†T. G. Wonson

Deposits go on interest from day of deposit
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws third Wednesday in January

*Member of Board of Investment
†Member of Auditing Committee

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street
Date of Incorporation, February 23, 1869
Branch Office
Main Street, Sheffield

R. Gordon Granger
President

George P. Adams
Treasurer

George P. Adams
Exec. Vice President

Frank T. Biscotte
Allen W. Klahn
Emma H. Stanton
David J. Whitcomb
Assistant Treasurers

James R. Humphrey
James E. Kimball, Jr.
Vice President

George R. McCormick
Clerk of Corporation

Trustees

P. I. Adams (Hon.)
G. P. Adams
*R. B. Anderson
*H. S. Andrews
W. F. Barrett, Jr.
J. F. Cook
†W. F. Dempsey
C. W. Dolby
D. H. Ensign
H. H. Erbe
D. W. Evans
W. F. Flaherty (Hon.)
H. B. Foster
M. J. Gilligan
*R. G. Granger
†F. E. Harmon
*J. E. Kimball, Jr.
M. E. Leafgreen (Hon.)
J. H. Leonard
†G. R. McCormick
H. R. Sheldon
*H. R. Stover

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD

The Franklin Savings Institution
332 Main Street
Date of Incorporation, April 2, 1834
Branch Offices
208 Federal Street
Squire Village Shopping Plaza, Sunderland

John C. Nettleton
President

E. Russell Alexander
Treasurer

E. Russell Alexander
Vice President

John W. Hayes, III
David R. Martin
Assistant Treasurers

Richard M. Cromack
Asst. Vice President

Paul W. Bittner
Clerk of Corporation

Robert C. Peak - TREAS. + Ex. Vice PRES.

Trustees

E. R. Alexander
J. B. Baker
J. T. Bartlett, Sr. (Hon.)
*V. M. Bostley
J. J. Broughan
O. S. Chase
C. F. Clark
S. L. Cohn
S. L. Cummings
R. A. Davis
I. N. Esleeck, Jr.
F. R. Foster
R. S. Harper
H. H. Hodos
*D. C. Lunt
†D. C. Lunt, Jr.
*J. C. Nettleton
*L. Nims
W. T. Seller
*A. W. Sherman
†C. F. Smith
†C. S. Strecker
*C. F. Watters, Jr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws last Tuesday in November

Greenfield Savings Bank
400 Main Street
Date of Incorporation, March 19, 1869
Branch Offices
52 Avenue A, Turners Falls
199 Main Street, South Deerfield

~~Sidney W. Parsons~~
President
Bruce Alexander

Matthew N. Polo
Treasurer

Matthew N. Polo
Vice President

John Cook
Edward N. Tombs
Joseph J. Zamojski
Donald H. Girard
Assistant Treasurers

T. Fay A. Boyden
Asst. Vice President
Edward J. Stange *

~~Edward J. Shea~~
Clerk of Corporation
* 9-21-77

Austin J. Blood
Chairman of Board

Trustees

*A. Abercrombie
S. Blassberg
A. J. Blood
L. M. Cairns
†A. W. Dempsey
F. B. Dole (Hon.)
H. V. Erickson
W. T. Finn
W. C. Gates
*M. J. Haigis
G. J. Hayer
E. D. Holtby (Hon.)
W. J. Hosmer
E. E. Koch
†R. Lizotte
C. S. Martin
*F. A. Milkey
*S. W. Parsons
†E. W. Pleasant
M. N. Polo
R. S. Reid
A. D. Rugg
E. H. Shea
E. Shortell
C. J. Sokolosky
E. F. Strange
*L. J. Starbuck
*L. J. Stiles
D. B. Swain (Hon.)
R. S. Tompkins
†A. F. Wait
W. O. Weir
S. A. Yetter
J. J. Zamajski

Deposits go on interest first business day of each month if made on or before the tenth day of the month
Dividends are payable last business days of January, April, July and October
Annual meeting date as provided for in By-Laws second Wednesday in December

HARWICH

The Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)
Date of Incorporation, March 16, 1855
Branch Offices
Route 6A, Brewster
Main Street, Chatham
Route 6A, Orleans

Ralph B. Snow
President

George P. Marble
Treasurer

George P. Marble
Exec. Vice President

David Campbell
George F. Small
Barbara A. Sullivan
Richard Wills
Asst. Treasurers

Urban S. Livingston
Dean S. Sears
Vice Presidents

Oscar J. Cahoon
Clerk of Corporation

Milton L. Cahoon
David B. Willard
Asst. Vice Presidents

Ralph B. Snow
Chairman of Board

Trustees

*K. B. Brown
O. J. Cahoon
†W. E. Crowell
†C. K. Eldredge
E. E. Eldredge (Hon.)
*H. Eldridge
A. T. Hunt
D. M. Johnson, Jr.
G. F. Livingston
*U. S. Livingston (Hon.)
G. P. Marble
*O. T. Murray
S. Robinson
*D. S. Sears
M. B. Shaw
E. C. Small
*R. B. Snow
B. B. Thayer
†P. V. Thomson
S. Weekes
M. H. Welt

*Member of Board of Investment
†Member of Auditing Committee

HAVERHILL

The Family Mutual Savings Bank
153 Merrimack Street
Date of Incorporation, February 8, 1828
Branch Offices
16 Main Street, Topsfield
Plaistow Road
South Main Street, Middleton

Stanwood D. Evans
President

Philip C. Hefner
Treasurer

George Henry Bixby
Donald K. Laing
John E. Veasey
Vice Presidents

Genevieve D. Mack
Robert E. Kent
James A. Whipple, II
David D. Hindle
Assistant Treasurers

Charles E. Curtis
Clerk of Corporation

Trustees

†C. T. Bixby
*G. H. Bixby
*W. C. Brooks
T. E. Cargill, Jr.
W. Cohen
C. E. Curtis
W. E. Dorman
*S. D. Evans
L. J. Ewing, Jr.
*J. J. Fahey
R. E. Fisher
D. W. Goodwin
†S. P. Horne
D. K. Laing
F. E. Malcolm
*G. E. McGregor
H. B. Rogers
†M. H. Smith
W. L. Voigt
L. R. Yeo

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 3rd Monday of each month
Annual meeting date as provided for in By-Laws second Monday in December

Pentucket Five Cents Savings Bank
35 Merrimack Street
Date of Incorporation, March 17, 1891
Branch Office
46 Washington Street

Albert R. Hill
President

Arthur L. Shattuck
Treasurer

A. Granville Nichols
Arthur L. Shattuck
Vice Presidents

Robert D. Mills
Assistant Treasurer

Eugene K. Shaw
Clerk of Corporation

Trustees

D. B. Allan
A. J. Blethen
†A. H. Brindle
A. J. Durso
J. Fields
H. G. Gould
*A. R. Hill
C. L. Hoyt
D. A. Johnson
*B. C. Judkins
†H. A. Lockhart
J. S. Macdougall (Hon.)
*J. S. Macdougall, Jr.
B. McGregor (Hon.)
†G. E. McGregor, Jr.
R. H. Morse
*A. G. Nichols
*I. G. Nutter
C. G. Page
R. S. Seavey
E. K. Shaw
A. L. Shattuck
H. L. Wallace (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws second Thursday in January

HINGHAM

The Hingham Institution for Savings
55 Main Street
Date of Incorporation, April 2, 1834
Branch Office
189 Rockland Street, Hanover

Eugene F. Endicott
President

~~Wilfred H. Creighton~~ Lewis T. Brown
Treasurer

W. H. Creighton
~~Malcolm V. Cain~~
Exec. Vice President

Lewis T. Brown, Jr.
Harry E. Pearse, Jr.
Chief Exec. Officer
Asst. Treasurers

Philip A. Stoddard
Vice President

Philip A. Stoddard
Chairman of Board

Francis V. Ward
Clerk of Corporation

Trustees

M. V. Cann
W. H. Creighton
J. R. Crowley
W. B. Downey (Hon.)
*E. F. Endicott
†L. L. Howard
*C. S. Hyde, Jr.
F. S. Lane
*J. C. Loring
†M. C. Newell
*G. W. Pyne
†E. L. Ripley
C. Salmon
H. N. Stevens
*P. A. Stoddard
F. V. Ward

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment
†Member of Auditing Committee

HOLYOKE

Community Savings Bank
200 Main Street
Date of Incorporation, March 19, 1872
Branch Offices
91 Main Street, Chicopee
40 Bridge Street, South Hadley
1650 Northampton Street
1535 Memorial Drive, Chicopee
431 Center Street, Ludlow
235 Maple Street
6 Somers Road, East Longmeadow
1899 Wilbraham Road, Springfield
1235 Sumner Avenue, Springfield
1359 Springfield Street, Feeding Hills
1319 Main Street, Springfield

Wayne Alderman
President

James P. Dout
Treasurer

John M. Dorman
James P. Dout
Murray F. Lynch
Robert W. Baker
James G. Haggerty
Vice Presidents

George W. Lempke
Neil W. Marshall
Stephan R. Pannier
Frank P. Petrolati
Asst. Vice Presidents

Stuart J. Benton
Dino A. Bertocchi
Sal J. Canata
George F. Cliche
William P. Jones
Eleanor W. Moran
Stevenson T. Nelson
Richard E. Pisano
Walter J. Sergienko
Daniel R. Zajchowski
Assistant Treasurers

Hugh J. Corcoran
Clerk of Corporation

Bernard H. McMahon
Chairman of Board

Trustees

*W. Alderman
E. H. Allen
R. Astley
E. P. Bagg, III
R. E. Barrett, Jr.
R. F. Batchelor
E. J. Bayon
S. F. Benson
R. E. Blank
R. W. Booton
R. S. Carroll
F. H. Cataldo
†D. B. Collings
H. J. Corcoran
†R. P. Dale, Jr.
J. M. Dorman
E. C. Erickson
*M. L. Farrell
R. C. Flagg
*L. R. Flint
G. J. Gallan
*A. E. Gelinas
J. W. Giokas
*W. H. Hayes
B. A. Herman
S. S. Jones
*R. Keeney, Jr.
†O. C. Kohler
*A. J. Marquis
†B. B. Mathis
A. C. McCarthy
*B. H. McMahon
S. B. Norton, Jr.
E. J. O'Neil
*T. V. Paige
K. W. Perry
P. L. Praisner
J. B. Punderson
*N. S. Reynolds
F. A. Rothery
A. Saltman
J. A. Saunders
A. C. Smith
*R. K. Steiger
W. C. Webb
E. J. Ziemba

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws fourth Monday in November

Vanguard Sav. Bk. change of name

~~Hadley Savings Bank~~
143 Chestnut Street
Date of Incorporation, February 21, 1855
Branch Offices
20 Canal Street
213 South Street
2213 Northampton Street

John J. McCarthy 3/15/77

William H. Smith, 2nd
President

~~Earl Duncan~~
Treasurer

Earl Duncan
Robert A. Glesmann, III
Edward P. White
Vice Presidents

Norma J. Brigham
Frederic F. Isakson
Dante S. Lavinio
Claire J. Hearn
Gerard P. Richards
Assistant Treasurers

~~Edward J. Day~~
Clerk of the Corporation

Trustees

*B. Alderman
*H. H. Allen
W. W. Anthony, Jr.
J. L. Barowsky (Hon.)
J. S. Begley (Hon.)
†E. T. Carpenter
W. H. Chaffee
D. J. Curtis
E. F. Day
M. A. Donahue
J. E. Dowd
W. Dwight (Hon.)
†G. E. Frost, Jr.
R. J. Harrington (Hon.)
C. S. Lyon
R. E. McCorkindale (Hon.)
*G. F. Murray
*R. R. Nickerson
*L. F. Oldershaw
†S. F. Potsubay
R. H. Russell
C. D. Scott
L. J. Simard
P. S. Sinclair (Hon.)
W. R. Smith
*W. H. Smith, 2nd
K. P. Stein
R. P. Towne (Hon.)
*E. P. White
R. C. Whiting
J. T. Wright

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws fourth Monday of January

Peoples Savings Bank
314 High Street
Date of Incorporation, March 19, 1885
Branch Offices
825 Hampden Street
596 South Street
1936 Memorial Drive, Chicopee

Warren A. Rhoades
President

Joseph C. Cassidy
Treasurer

F. Ray Green
John M. Taylor
Vice Presidents

Marshall A. Hart
Francis J. Loftus
Assistant Treasurers

Stephen W. Carpenter, Jr.
Michael J. Clifford
Paul T. Smith
Asst. Vice Presidents

Ernest C. Alger
Clerk of Corporation

Lewis J. Lamont
Chairman of Board

Trustees

E. C. Alger
*F. P. Barrett
A. E. Bollenbach
R. A. Brainerd
M. A. Censale
B. W. Childs
L. Y. Chartier
J. V. Czelusniak
R. L. Davenport (Hon.)
J. J. Dowd, Jr.
†J. E. Driscoll
*F. R. Green
L. L. Halpern
H. V. Higgins
P. M. Judd (Hon.)
*L. J. Lamont
*V. J. Langelier, Jr.
R. Mawdsley
A. R. McKinnon
W. J. Millane
J. M. Newton, Jr.
D. J. O'Donnell
S. Resnic (Hon.)
*W. A. Rhoades
*W. G. Rogers

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Wednesday in December

*Member of Board of Investment
†Member of Auditing Committee

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street
Date of Incorporation, March 23, 1867
Branch Office
763 Washington Street, Holliston

William F. Askin, Jr.
9-21-77

~~Paul J. Jensen~~
President

William F. Askin, Jr.
Treasurer

William T. Hamilton
Assistant Vice President

Doris M. Taylor
Barbara Kimball
Erma I. Mouzar
Ethel A. Vaughan
Assistant Treasurers

Edmund G. Dearborn
Clerk of the Corporation

Trustees

*D. E. Bresse
†F. F. Cole
E. G. Dearborn
†E. F. Fecteau
*R. D. Fisher
*E. W. Flood
N. C. Gass
I. T. Gunn
*W. T. Hamilton
†K. M. Holt
P. J. Jensen
*G. W. Morse
*W. G. Murch
*S. D. Olmstead
*P. M. hipps
M. Shapiro

Deposits go on interest first business day of each month if made on or before ninth day of the month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws fourth Wednesday in April

Paul J. Jensen, Chairman of the Bd.
* eff 9-21-77

IPSWICH

Ipswich Savings Bank
23 Market Street
Date of Incorporation, March 20, 1869
Branch Offices
Main Street, Rowley
Martin & Pickering Streets, Essex

Henry A. Beckingham
President

James C. Lahar
Treasurer

Bardiner A. Bolles
Ben K. Collins
Vice Presidents

Willard Jewett
Assistant Treasurer

Francis H. Whipple
Clerk of the Corporation

Trustees

A. W. Alexson
*H. A. Beckingham
*G. A. Bolles
*B. K. Collins
†K. A. Ebinger
W. E. Hall
W. L. Hill
*J. A. Kaszuba
L. P. Marc-Aurele
E. C. Perkins, Jr.
*J. Richardson
S. N. Soffron
†J. L. Tedford
†F. H. Whipple
D. F. Whiston

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable last day of each month
Annual meeting date as provided for in By-Laws second Tuesday of April

HUDSON

Hudson Savings Bank
42 Main Street
Date of Incorporation, February 26, 1869
Branch Offices
221 Washington Street

Russell C. Holden
President

Donald H. Wheeler
Treasurer

Arthur T. Fieldsend
David F. Lamson
Donald H. Wheeler
Vice Presidents

Lillian M. Brigham
Norman C. Seaquist
John H. Wedge
Assistant Treasurers

John H. Schaaf
Clerk of the Corporation

Trustees

E. E. Bartlett, Jr.
A. G. Bonazzoli
R. N. Curtis
*H. J. Danner
R. T. Dawes
R. G. Durand
*A. T. Fieldsend
R. Fieldsend (Hon.)
*D. R. Frost
I. G. Gould
*R. C. Holden
†W. T. Hood
C. T. Lamson (Hon.)
*D. F. Lamson
E. F. Morgan (Hon.)
†A. K. Parker
H. A. Priest (Hon.)
H. A. Randall
J. H. Rego
C. H. Robinson (Hon.)
†J. H. Schaaf
*D. L. Smith
W. F. Smith (Hon.)
J. P. Staniunas
D. H. Wheeler

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws first Thursday in April

LAWRENCE

Community Savings Bank
450 Essex Street
Date of Incorporation, May 8, 1933
Branch Office
305 South Broadway

Robert J. Fraser
President

Walter A. Wilson
Treasurer

John J. Dineen
Vice President

Fernand A. Bernardin
Clerk of Corporation

J. Joseph Muldowney
Chairman of Board

Trustees

F. A. Bernardin
S. H. Brennan, Jr.
*W. T. Bride, Jr.
M. J. Caplan (Hon.)
J. A. Comber
J. J. Dineen
*J. P. S. Doherty
J. E. Fenton (Hon.)
*R. J. Fraser
G. E. Goodman
J. A. Griffin
F. J. Leone
*R. A. Lindsay
T. Longworth
R. Mansour
G. M. Macartney
P. P. McKinnis
*J. J. Muldowney
D. J. Murphy, Jr.
J. Petralia
†I. E. Rogers, Jr.
†S. H. Soreff
†R. D. Taylor

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Wednesday of January

*Member of Board of Investment
†Member of Auditing Committee

Essex Broadway Savings Bank
296 Essex Street
Date of Incorporation, March 15, 1847
Branch Offices
454 Essex Street
460 South Union Street
555 Broadway
555 Chickering Road, North Andover

~~Winthrop Newcomb~~ *President*

John P. Fitzpatrick *Treasurer*

Joseph F. Bacigalupo
Norman L. Miller
John P. Fitzpatrick
Vice Presidents

Robert J. Alongi
Vice Treasurer

J. Laurence Gorham
John M. Murray
Jean G. Richardson
C. Frederick Rossbach
Emil G. Schirner, Jr.
Erwin J. Strecker
Walter A. Thompson
Assistant Treasurers

James H. Eaton
Clerk of Corporation

Trustees

A. E. Anderson
H. Axelrod
*J. F. Bacigalupo
*J. H. Barrington
S. J. Basile
R. R. Bernardin
*W. E. Casey
†R. E. Christ
C. E. Cyr
J. L. Dean (Hon.)
J. F. Dolan
W. B. Duffy
J. H. Eaton
J. H. Eaton, III
J. F. Emmert
†N. O. Fleming
*G. W. Hamblet, Jr.
H. T. Houston (Hon.)
L. N. Hutchinson
M. W. Kenney (Hon.)
F. B. Kittredge (Hon.)
S. F. LoPiano, Jr.
W. F. Lucey, Jr.
†R. E. Maguire
N. L. Miller
E. J. Nantoski
*W. Newcomb
*E. W. Roebuck
T. J. Scanlon
J. A. Stundza
A. Sweeney (Hon.)
A. A. Thomson
*R. A. Watters
W. N. Webster
M. L. Weiner
*E. L. Wilkinson
†A. M. Wilson
R. A. Woodcock (Hon.)

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Tuesday of November

Lawrence Savings Bank
255 Essex Street
Date of Incorporation, March 10, 1868
Branch Office
20 Jackson Street, Methuen

Roger N. Bower *President*

Gusta H. Larson *Treasurer*

Gusta H. Larson
Thomas C. MacLauchlan
Robert P. Perreault
Charles M. Poore
Vice Presidents

James N. Connolly, Jr.
Alfred J. Privitera
Assistant Treasurers

William H. Keller
Clerk of Corporation

Trustees

E. A. Bernardin, Jr.
*R. N. Bower
J. V. Caliri (Hon.)
H. J. Camuso
†S. F. Cataudella
B. R. Cleveland, Jr.
E. F. Cregg
P. W. Cronin
A. J. Dandreta
*J. J. DiSalvo
†J. P. Ford
J. Glasser
H. E. B. Holbrook
A. M. Howe (Hon.)
H. A. Johnson
W. H. Keller
G. H. Larson
R. G. Locke
*A. D. Maclaren
V. C. Manzi
P. B. Marsedn, Jr.
V. J. Mill, Jr.
*C. E. Morrison, Jr.
D. L. Morton
H. H. Petzold (Hon.)
C. M. Poore
†G. R. Redman
I. W. Sargent (Hon.)
A. H. Smith (Hon.)
B. E. Smith (Hon.)
R. A. Smith
*F. S. Tarbox
T. W. Tavenner
D. P. Valpey

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Monday in May

LEE

Lee Savings Bank
75 Park Street
Date of Incorporation, March 5, 1852

Richard E. Sitzer *President*

~~Charles M. Tacy~~ *Treasurer*

Francis G. Fanning
Alba A. Pasco
Charles G. Tucker
Vice Presidents

Douglas R. Hall
Barbara A. Jones
Alba A. Pasco
Nelson W. Sparks
Assistant Treasurer

Edward R. Christenson
Clerk of Corporation

Albert N. Nettleton
Chairman of Board

Trustees

*J. I. Brown
E. R. Christenson
K. S. Ducayet, III
*F. G. Fanning
*D. A. Fraser
*A. N. Nettleton
J. P. Palmer (Hon.)
L. E. Pecon
R. E. Sitzer
†W. A. Turner
†F. H. Vohr
*E. G. Wilcox

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws third Wednesday in June

LEICESTER

Leicester Savings Bank
1084 Main Street
Date of Incorporation, April 17, 1869

Walter A. McMullin *President*

William J. Harmon *Treasurer*

John W. Copeland
Walter N. Sprague
Vice Presidents

Eleanor G. Edmond
Assistant Treasurer

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht
*W. J. Harmon
†F. E. Kennedy
W. A. McMullin
†R. T. Morrison
†W. A. Proctor
*R. R. Rossley
M. C. Russell
E. E. Sampson, Jr.
*H. O. Smith
R. F. Smith, Jr.
*A. B. Southwick
*W. N. Sprague
*R. W. Suter

Deposits go on interest fifth day of the month if made on or before the tenth day of the month
Dividends are payable March 5, June 5, September 5 and December 5
Annual meeting date as provided for in By-Laws third Thursday of May

LENOX

Lenox Savings Bank
35 Main Street
Date of Incorporation, April 4, 1890

William D. Roche *President*

Wallace A. Tanner *Treasurer*

David T. Dana, Jr. *Vice President*

Ruth T. Brady *Assistant Treasurer*

David E. Herrick *Clerk of Corporation*

J. Burrell Fielding *Chairman of Board*

Trustees

†J. D. Blake
W. G. Clifford
W. H. Clifford (Hon.)
*D. T. Dana, Jr.
*J. B. Fielding
D. R. Grody
†D. E. Herrick
W. T. Lahart
W. E. Lahart (Hon.)
G. E. Mole
*J. H. Nolan
*E. J. Roche
J. T. Roche
W. D. Roche
*P. P. Skorput
J. N. Walsh (Hon.)
†R. R. Woodger
A. Wylie (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 1st day of the month
Annual meeting date as provided for in By-Laws last Monday in June

*Member of Board of Investment
†Member of Auditing Committee

LEOMINSTER

Leominster Savings Bank
15 Monument Square
Date of Incorporation, March 16, 1865

~~Bernard B. Fischer~~ C. W. Wester
President

Richard A. Bergman
Treasurer

Charles D. Bent
Vice President

Bentley A. Foster
Richard F. Gearty
Joseph S. Kibling
Assistant Treasurers

Ralph Lolli, Jr.
Clerk of Corporation

Trustees

*T. F. Bagley
T. F. Bagley (Hon.)
*A. O. Bell
*A. O. Bell
*C. D. Bent
R. A. Bergman
G. H. Cook, Jr.
*B. A. Fischer
H. Fontaine
†A. G. Kennard
R. C. Keogh
R. Lolli, Jr.
†D. A. Lubin
†D. A. Lubin
W. M. Marshall
*W. M. Mayo, Jr.
H. S. Padovano
R. A. Robertson (Hon.)
T. L. Vincent
†H. L. Wilkinson

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws first Tuesday in April

Bernard Dekant
Trustee & member of the Board of Investment
Consid & Seested
Ble. 12.31.75

LEXINGTON

Lexington Savings Bank
1776 Massachusetts Avenue
Date of Incorporation, March 11, 1871

~~Edward D. Duncan~~
President

Ronald E. Seested
Treasurer

John McLachlan
Louis A. Zehner
Vice Presidents

Thomas A. Cangiano
Bernd Dekant
Helen M. Brown
Assistant Treasurers

Ronald D. Brown
Clerk of Corporation

John McLachlan
Chairman of Board

Trustees

†J. R. Bevan
R. D. Brown
R. W. Connelly
R. P. Cromwell
R. H. Davis
*E. D. Duncan
C. M. Dunlap
G. W. Emery (Hon.)
A. W. Fisher, Jr.
W. W. Fox
E. A. Fritz, Jr.
G. E. Graves (Hon.)
*D. Jenkins, Jr.
†I. H. Mabee
*J. McLachlan
G. L. McLeod
F. T. Parrish, Jr.
*C. E. Scribner
R. E. Seested
*R. S. Stevens
B. B. Stuart
E. B. Sukeforth
C. D. Turner
*L. A. Zehner

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of January, April, July and October
Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL

The Central Savings Bank
50 Central Street
Date of Incorporation, March 3, 1871

Paul S. Rousseau
Exec. Vice President

Paul S. Rousseau
Treasurer

William L. Rust
Vice President

J. Donald Adams
Herbert T. Knutson
David H. Mason
Donald E. Warburton
Assistant Treasurers

John E. Leggat
Clerk of Corporation

Trustees

G. M. Barlofsky (Hon.)
G. G. Campbell
L. Clark, Jr.
B. O. Emerson
M. L. Field
J. J. Gaffney, Jr.
†P. A. Gagnon
J. Hardman
*J. T. Johnson
F. B. Laughlin, Jr.
J. E. Leggat
M. Levine
L. J. Litchfield
N. P. Mason (Hon.)
*B. A. McKittrick
*R. T. Morse
†W. Pearson
R. E. Picard
J. F. Reilly, Jr.
*W. L. Rust
†R. C. Stephenson
C. R. Wilson
W. C. Wilson (Hon.)
*W. C. Wilson, Jr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Monday next after the first Saturday in February

The Lowell Five Cent Savings Bank
34 John Street
Date of incorporation, April 12, 1854
Branch Offices
Town Plaza, Pinehurst
12 Vinal Square, North Chelmsford
35 Central Square, Chelmsford
1777 Main Street, Tewksbury

Gerald R. Wallace
President

James L. Cashman
Treasurer

James L. Cashman
Robert A. Abbott
William A. Thompson
Vice Presidents

Carlton R. Bird
John F. Kneeland
Vice Treasurers

George S. Archer
Clerk of Corporation

William F. Chaput
Edwin M. Jewett
Robert C. Long
Roy A. Morgan
John C. Sherwood
Assistant Treasurers

Edward N. Lamson
Chairman of Board

Trustees

*R. A. Abbott
A. C. Anton
G. S. Archer
H. K. Bartlett (Hon.)
M. J. Brown
J. L. Cashman
M. S. Chute
D. F. Connors
J. F. Conway, Jr.
J. P. Curran
†C. F. Fairbanks, II
F. Flather
W. Georges
†R. T. Hall
B. A. Harless
J. Harvey
M. Kaplan
B. deF. Lambert
*E. N. Lamson
G. B. Leahey
H. H. Leighton
*A. L. Levine
P. L. Levine
V. P. Morton
J. F. O'Donnell
*C. R. Page
*J. T. Stevens
†W. A. Thompson
C. Vanhooser
G. R. Wallace

Deposits go on interest fifteenth day of each month
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment
†Member of Auditing Committee

Lowell Institution for Savings
18 Shattuck Street
Date of Incorporation, February 20, 1829
Branch Offices
350 Westford Street
1255 Bridge Street, Dracut
41 Drum Hill Road, Chelmsford

Harold E. Hollingworth, *President*
Robert L. Groves, *Treasurer*

Harold E. Clayton, Jr., *Vice President*
Edward F. Mills, Jr., *Vice Treasurer*

Branford S. Brennon, *Clerk of Corporation*
Robert A. Jaquith
Jane P. LaFrance
Assistant Treasurers

Trustees

*G. W. Boyce
F. W. Brady
B. S. Brennon
J. Cantor
H. C. Churchill
*H. E. Clayton, Jr.
*E. F. Crane
H. F. Fessenden (Hon.)
†W. W. Glowacki
*H. E. Hollingworth
M. W. Hunt
†J. R. Mansfield, Jr.
†R. W. McKittrick
R. A. McKittrick
*R. H. Olney
J. G. Picard
D. F. Sullivan (Hon.)
P. E. Tucker

Deposits go on interest last business day of each month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street
Date of Incorporation, April 6, 1892

William F. Farrell, *President*
John J. Hogan, Jr., *Treasurer*

Martin J. Lydon, *Vice President*
Martin J. Brosnan, *Assistant Treasurer*

William H. Sullivan, *Clerk of the Corporation*

Trustees

T. A. Callahan (Hon.)
C. L. Daley
*R. J. Daley
†G. F. Donehue
*R. G. Drury
*W. F. Farrell
J. J. Fleming
F. D. Frawley
A. M. Glazer
J. J. Hogan (Hon.)
J. J. Hogan, Jr.
M. J. Lydon
†L. Novick
*M. Silva
*J. Stagnone
†W. H. Sullivan

Deposits go on interest tenth day of each month
Dividends are payable February 10, May 10, August 10 and November 10
Annual meeting date as provided for in By-Laws August ninth

LUDLOW

Ludlow Savings Bank
33 Center Street
Date of Incorporation, February 23, 1888
Branch Offices
220 Main Street, Belchertown
455 Main Street, Wilbraham
29 Center Street
645 Center Street

Otto A. Peterson, *President*
Howard K. Rodenhizer, *Treasurer*

Robert M. Mackintosh
Albert L. Martin
Meran R. Nakashian
Vice Presidents
Walter M. Bowles
Neil S. McCann
William G. Milroy
Assistant Treasurers

Trustees

A. J. Boilard (Hon.)
*L. H. Boucher
R. T. Bousquet
J. H. Burke
†H. M. Carnevale
J. P. Cormack (Hon.)
E. W. Decorie
R. A. Edwards
L. E. Fuller
*O. K. Gilbert
C. F. Gillan (Hon.)
H. J. Kamuda
*A. J. Letourneau
R. R. Meunier (Hon.)
C. E. Mongeau
M. R. Nakashian
J. Palatino
*O. A. Peterson
M. C. Petrolati
J. L. Rice
H. K. Rodenhizer
J. R. Shea
†A. P. Trombly
*M. S. White
†H. W. Willey
P. D. Wilson
S. S. Ziemian
M. J. Ziencina

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street
Date of Incorporation, May 15, 1855
Branch Offices
286 Humphrey Street, Swampscott
New England Shopping Center, Saugus
Vinnin Square, Swampscott

Chester L. Nourse, Jr., *President*
Frederick N. Clemson, Jr., *Treasurer*

Albert E. Carter, Jr.
Taylor B. Yeakley
Vice Presidents
William H. M. Goss
John T. Sweeney
Assistant Treasurers

Hazel L. Deland, *Clerk of Corporation*

Trustees

J. S. Attwill
J. M. Barnes (Hon.)
*S. W. Bradley
R. P. Breed
*R. P. Breed, Jr.
W. J. Breed
†W. P. Burbank
A. E. Carter, Jr.
†D. D. Durkee
H. H. Hansen
C. E. Harwood
R. F. Hunter
*L. B. Kilgore
†L. B. Leonard, Jr.
L. V. MacDuff
*C. L. Nourse, Jr.
G. E. Rafferty
T. W. Rodgers
*M. W. Rolfe
C. F. Smith, Jr.
D. H. Smith (Hon.)
H. C. Smith (Hon.)
†R. J. Smith
*C. H. Stocker, Jr.
†H. P. Symmes
T. B. Yeakley

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment
†Member of Auditing Committee

* effective Nov. 29
Name change
* First East Savings Bank
First East Savings Bank

~~Lynn Institution for Savings~~

270 Union Street
Date of Incorporation, June 20, 1826
Branch Offices
134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable
President

Charles E. Cain
Treasurer

Charles E. Cain
William E. Quinn
E. Benjamin Redfield, Jr.
Vice Presidents

Robert H. Studley
John R. Sullivan
Ralph N. Wright

Robert Blake, Jr.
Robert P. Gardner
G. Franklin Hellstrom
Frederick P. Barker
Donald G. Haskell
Laurance E. Tyrrell
Albert T. Litle, Jr.
Assistant Treasurers

William N. Farquhar
Clerk of Corporation

Trustees

*D. F. Allen
R. Barnet
J. W. Bowers
C. E. Cain
A. E. Chase (Hon.)
A. B. Durkee
W. N. Farquhar
*M. C. Goldman
*H. L. Huxtable
H. M. Kelley (Hon.)
J. R. McVey
G. R. Morgan
C. B. Newhall
J. F. Phillips
*E. B. Redfield, Jr.
R. W. Redfield
H. L. Ross
C. W. Schofield, Jr.
†S. Shmishkiss
*A. H. Stiles, Jr.
†D. L. Warden
T. D. Welch
†W. P. Weyland

Deposits go on interest day of deposit and to the day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue
Date of Incorporation, March 18, 1871

James N. Skinner
President

Wilbur L. Durocher, Jr.
Treasurer

James E. Canniffe
Loring E. Clark
Walter T. Foss
Bowden G. Osborne
Vice Presidents

Louise T. Magee
Assistant Treasurer

~~Gordon F. Peach~~
Clerk of Corporation
Rufus L. Titus

Trustees

C. F. Arbing
C. L. Arnold
*E. B. Beach
†J. E. Canniffe
†L. E. Clark
R. F. Cole
G. G. Eustis
*W. T. Foss
S. W. Hopkins
†C. T. Kelley
P. L. Lausier
J. H. Leary
*W. T. Lundegren
G. L. MacDonald, Jr.
B. W. O'Connor
*B. G. Osborne
G. E. Peach
G. G. Polley
*J. N. Skinner
F. B. Snow

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 31, April 30, July 31 and October r 31
Annual meeting date as provided for in By-Laws twenty-first day of the month of January

MALDEN

Malden Savings Bank
399 Main Street
Date of Incorporation, April 2, 1860
Branch Offices
28 Lebanon Street
443 Charles Street
44 Broadway

Malcolm W. Brown
President

Daniel R. Blake
~~Theodore Parsons~~
Treasurer

David McCoubrey
Daniel R. Blake
Theodore Parsons
Vice Presidents

Theresa F. Sands
Assistant Treasurer

D. Madalyn Anderson
Clerk of Corporation

Charles D. McBride
Robert J. Holden, Jr.
Ronald A. Robinson
William H. Patriquin
Asst. Vice Presidents

Malcolm W. Brown
Chairman of Board

Trustee

R. L. Balcom
*M. W. Brown
E. J. Bushell
J. L. Cafarella
*J. A. Casey, Jr.
†L. J. Clark
T. F. Cosgrove
R. P. Gabriel
*B. C. Grodberg
B. J. Hardy
C. F. Kezer
*E. L. Kimball
S. W. Krygowski
F. I. Lamson
D. McCoubrey
†J. S. W. Parker
F. E. Perham
*J. A. Plummer
B. Ruderman
†A. C. Sandberg
*H. A. Stevens

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable last business day of the month
Annual meeting date as provided for in By-Laws third Tuesday of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street
Date of Incorporation, April 3, 1860
Branch Offices
11 Florence Road
71 Boston Post Road

Edward F. Bigelow
President

David W. Potter
Treasurer

Exec. Vice President
Lee R. Chaplin
Ralph F. Del Greco
Assistant Treasurers
Wendell H. Williams
Clerk of Corporation

Charles E. Conder
Exec. Vice President

Richard S. Temple
Robert C. Morse

Edward F. Bigelow
Chairman of the Board

Trustees

†A. J. Agoritsas
*E. F. Bigelow
R. A. Blanchette
C. E. Conder
R. H. Decker (Hon.)
G. E. Dewey
H. T. Eager (Hon.)
*J. J. Falconi
J. F. Gabriel
*G. F. Grandi
G. A. Granitsas
*R. A. Johnson
A. E. LeMarbre (Hon.)
H. P. Loftus
H. C. Morse (Hon.)
*R. C. Morse
G. L. Morte
F. R. Nims
J. G. Noble
*K. G. Stephenson
*R. S. Temple
†F. D. Walker
†R. E. Wile
W. H. Williams

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws January 10

*Member of Board of Investment
†Member of Auditing Committee

MAYNARD

Assabet Institution for Savings
17 Nason Street
Date of Incorporation, March 31, 1904

thur R. Carlton

~~Howard L. King~~
President

Gage W. Russell
Treasurer

Arthur R. Carlton
Executive Vice President

Howard E. Johnson
Assistant Treasurer

John A. Kennedy
Harlan E. Tuttle
Vice Presidents

James V. King
Clerk of Corporation

Trustees

A. C. Anderson
R. R. Billups
W. M. Bird
A. R. Carlton
E. Carlton, Jr.
J. F. Cleary
J. H. Edwards (Hon.)
R. A. Gallant (Hon.)
†R. A. Gallant
A. J. Hodgess
*J. A. Kennedy
*H. L. King
†J. V. King
*N. J. Morton
W. Naylor (Hon.)
H. F. Nordberg
C. E. Orcutt, Jr.
†W. H. Soar
*H. E. Tuttle
*C. A. Wetherbee

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street
Date of Incorporation, February 26, 1869
Branch Offices
257 Spring Street
491 High Street
394a Main Street
499 Riverside Avenue

Philip J. Coady
President

John E. Stevens
Treasurer

Miah P. Crowley
A. David Risman
John F. Rogers
Vice Presidents

Thomas F. O'Connor
Richard E. Dunn
Vincent R. Hiltz
John C. Fredriksen
Assistant Treasurers

Arthur G. Stearns
Clerk of Corporation

Philip J. Coady
Chairman of the Board

Trustees

R. F. Bennett
W. E. Carley
M. W. Carroll, Jr.
*P. J. Coady
†B. J. Collins
*J. R. Crowley
J. H. DeFina
R. S. DeVeer
C. E. Farnam
J. H. Hosmer, Jr.
H. Karp
H. J. Mulligan
G. B. Redding
*A. D. Risman
*J. F. Rogers
†A. G. Stearns
†J. J. Wyand

Deposits go on interest fifteenth business day of each month
Dividends are payable on or before the 25th day of each month
Annual meeting date as provided for in By-Laws second Monday of April

MEDWAY

Medway Savings Bank
165 Village Street
Date of Incorporation, February 20, 1871
Branch Offices
Corner of Main and Pleasant Streets, Millis

Samuel J. Howie
President

Douglas E. Knotts
Treasurer

Forest C. Goodwin
Thomas J. Moore
Vice Presidents

Laura Schoellkopf
Assistant Treasurer

Samuel J. Howie
Chairman of Board

Stuart M. King
Clerk of Corporation

Trustees

H. W. Bemis
H. W. Blethen, Jr. (Hon.)
R. A. Briggs
*R. L. Briggs
F. J. Cassidy
C. A. Crowley
C. M. Glockner
*F. C. Goodwin
D. M. Gould
*C. E. Harris
†G. E. Harris
A. W. Hobart (Hon.)
*S. J. Howie
†P. J. Kenney
C. King
L. C. King (Hon.)
S. M. King
J. E. Kirby
D. E. Knotts
J. R. Labaree (Hon.)
T. J. McCarthy (Hon.)
*T. J. Moore
G. Y. Robinson
H. Rosenfeld
†C. C. Stokes, Jr.

Deposits go on interest from day of deposit
Dividends are payable March 1, June 1, September 1 and December 1
Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

FDIC insured 20 to date

Melrose Savings Bank
476 Main Street
Date of Incorporation, April 5, 1872

Archer F. Thompson
President

Arthur W. McPherson
Treasurer

Arthur W. McPherson
Henry W. Stickney
Vice Presidents

Walter E. Harrington
Asst. Vice President

George W. Newhall
Clerk of Corporation

Trustees

*C. B. Bacall
*W. R. Creelman
*R. D. Culver
*L. C. Hennigar
L. H. Keith
T. J. McArdle
†S. E. Marshall
†G. W. Newhall
†L. C. Peabody
*A. M. Perkins
*E. F. Proctor
J. P. Smith
*A. F. Thompson
L. B. Waring
*D. E. Washburn
D. A. Welch

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws fourth Tuesday in January

*Member of Board of Investment
†Member of Auditing Committee

MERRIMAC

Merrimac Savings Bank
2 Church Street
Date of Incorporation, April 19, 1871

Robert U. Harrington

John. F. McCarron
President

~~Max B. Calnan~~
Treasurer

Robert C. Calnan
Russell B. Kelly
Richard J. Powers
Vice Presidents

Daniel C. Leary
Clerk of Corporation

Trustees

R. F. Amazeen
*H. J. Bertram
M. B. Calnan
*R. C. Calnan
†H. T. Daley
†R. P. David
*R. B. Kelly
D. C. Leary
*J. F. McCarron
G. C. Morse
C. G. Olson
J. B. Peirce
*R. J. Powers
†E. P. Sargent
†H. M. Waterhouse

Deposits go on interest fifteenth business day of each month
Dividends are payable January 25, April 25, July 25 and October 25
Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street
Date of Incorporation, March 15, 1873

F. J. Carey.

~~Joseph C. Whitcomb~~
President

Henry C. Humphreys
Treasurer

Frederick J. Carey
Charles P. Washburn, Jr.
Vice Presidents

Carlton E. Leland
Assistant Treasurer

Robert F. Howes
Clerk of Corporation

Trustees

S. F. Alger (Hon.)
W. E. Bigelow
E. E. Briggs
*F. J. Carey
F. Clark, Jr. (Hon.)
R. OL Delano
†C. E. Erickson
O. H. Erickson
†R. G. Hinckley
*J. B. Howes
R. F. Howes
H. C. Humphreys
B. A. Iseminger
*R. G. Maddigan, Jr.
W. R. Manwaring
†D. G. Reed
N. D. Ryder
A. F. Soule (Hon.)
S. C. Stanley
G. W. Stetson
E. E. Thomas (Hon.)
R. W. Tillson (Hon.)
*C. P. Washburn, Jr.
H. F. Weston
*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 5, April 5, July 5 and October 5
Annual meeting date as provided for in By-Laws first Monday in April

MILFORD

Milford Savings Bank
232 Main Street
Date of Incorporation, April 24, 1851

John L. Carrier
President

Louis N. Ianzito
Treasurer

Robert H. Curtiss
Harry Helfand
Vice Presidents

Robert E. Wallace
Assistant Treasurer

Arthur W. Peterson
Clerk of Corporation

Trustees

*J. L. Carrier
†J. E. Carter
*R. H. Curtiss
M. J. DeCesare
H. F. Fafard
†J. D. Gannett
H. Helfand
L. N. Ianzito
A. W. Peterson
P. F. Raftery
*G. A. Shaw
R. T. Symonds
*S. D. Vincent
J. J. Volpe
†L. Zocchi

Deposits go on interest day of deposit to dividend day
Dividends are payable second Monday of each month
Annual meeting date as provided for in By-Laws third Thursday in October

MILLBURY

Millbury Savings Bank
109 Elm Street
Date of Incorporation, April 10, 1854

Baylis G. Aldrich
President

Dudley F. Bowker
Treasurer

Nicholas G. Hodgman
Willard F. Blanchard
Vice Presidents

Marjorie A. Matson
Bertha A. Eaton
Assistant Treasurers

Robert H. Swenson
Clerk of Corporation

Trustees

*B. G. Aldrich
H. F. Ballard
†A. T. Beaton
*W. F. Blanchard
K. J. Botty
D. F. Bowker
*K. L. Briel
†G. H. Chabot
N. G. Hodgman
*W. W. Horne
C. L. Pojani
*D. S. Smith
*G. B. Stowe
R. H. Swenson
†W. J. Wallis

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Wednesday in March

MILTON

Milton Savings Bank
40 Adams Street
Date of Incorporation, May 18, 1905
Branch Office
561 Adams Street, East Milton

Richard H. Schmidt
President

Robert R. Gay, Jr.
Treasurer

Walter S. Robbins
Vice President

Martha M. Wiswell
Hazel Plunkett
Warren A. Williams
Assistant Treasurers

Roland Gray, Jr.
Clerk of Corporation

Walter S. Robbins
Chairman of Board

Trustees

†B. R. Alexander
P. R. Ashjian
†F. F. Brooks
*E. Dyson
A. Fay
C. L. Fasch
R. Gray, Jr.
F. B. Frederick
R. S. Hadlock
*A. J. Kinnealey
*A. B. Nangeroni
*M. D. Perkins
E. Pierce
*W. S. Robbins
A. L. Ross, Jr.
*R. H. Schmidt
†E. E. Wendell
R. G. White

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last day of each month
Annual meeting date as provided for in By-Laws second Wednesday in April

*Member of Board of Investment
†Member of Auditing Committee

MONSON

Monson Savings Bank
146 Main Street
Date of Incorporation, March 27, 1872

John D. Aldrich
President

Grace G. Makepeace
Treasurer

Chester S. Holda
Edward A. Kozikowski
Vice Presidents

Chester S. Holda
Assistant Treasurer

~~Donald T. Snow, Jr.~~
Clerk of Corporation

John D. Aldrich
Chairman of Board

Trustees

G. B. Adams
*J. D. Aldrich
*O. E. Bradway
H. Costa
M. R. Galas
R. B. Harris
S. K. Harvey
†H. L. Hatch
T. Hilliard (Hon.)
*F. A. Kozikowski
†F. W. Lafond
C. C. McCray (Hon.)
J. P. Moriarty (Hon.)
*J. J. Mullen
C. H. F. Osborn (Hon.)
V. E. Rosenlund
M. J. Rudy
D. T. Snow, Jr.
S. Strzemienski
†C. W. Wood
*S. L. Young

Deposits go on interest first day of the month if made on or before the eighth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Wednesday of May

NANTUCKET

Nantucket Institution for Savings
2 Orange Street
Date of Incorporation, April 2, 1834

Cecil Richrod, Jr.
President

Gerald E. Eldridge
Treasurer

Charles C. Coffin
Henry B. Coleman
Vice Presidents

Larry B. Whelden
Vice Treasurer

Leroy H. True
Clerk of Corporation

William P. Hourihan, Jr.
Assistant Treasurer

Alcon Chadwick
Chairman of Board

Trustees

*J. S. Barrett
F. I. Bartlett
†A. E. Butler
A. Chadwick
*C. C. Coffin
*H. B. Coleman
†J. S. Conway
*A. F. Egan, Jr.
J. K. Glidden
†P. V. Hoadley
O. F. Ingall
*H. M. Jelleme
G. W. Jones
P. C. Murray
K. N. Pease
*C. Richrod, Jr.
*G. E. Raylor
R. Taylor
L. H. True
W. R. Waine
R. Warren

Deposits go on interest third day of each month
Dividends are payable 3rd day of each month
Annual meeting date as provided for in By-Laws fourth Monday in November

NATICK

Natick Five Cents Savings Bank
6 Main Street
Date of Incorporation, May 5, 1859
Branch Office
Natick Mall, Route #9, Corner Speen Street

Karl M. Bremner
President

Stanley S. Cole
Treasurer

Milton W. Fairbanks
John F. Yeager
Vice Presidents

Robert C. Potter
Vice Treasurer

Bruce Barnes
Beorge E. Lamprey
Rosalie A. Simeone
Assistant Treasurers

Thacher H. Fisk
Clerk of Corporation

Karl A. Bremner
Chairman of Board

Trustees

*K. A. Bremner
S. S. Cole
†C. A. Dowse
A. B. Fair (Hon.)
*M. W. Fairbanks
T. H. Fisk
†G. F. Fiske
J. R. Gray
*J. R. Hayes
*J. A. Hill, Jr.
G. S. Hodgson (Hon.)
†T. H. Hoyt
†G. A. Mitchell
E. R. Noyes (Hon.)
R. C. Potter
T. F. Quinn (Hon.)
E. C. Williams (Hon.)
F. F. Schaller
*J. F. Yeager
A. I. Zaltas

Deposits go on interest day of deposit to the day of withdrawal
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws third Wednesday in April

NEW BEDFORD

New Bedford Five Cents Savings Bank
791 Purchase Street
Date of Incorporation, April 14, 1855
Branch Offices
791 Purchase Street
2136 Acushnet Avenue
Dartmouth Mall, North Dartmouth
466 County Street

Karl P. Goodwin
President

Richard S. Marchisio
Treasurer

Real R. Breton
Executive Vice President

Richard S. Marchisio
Vice President

Ronald M. MacInnes
Asst. Vice President

Adolph H. Allerdt
Edward Aspin
Robert R. Chase
Thomas C. Pollard
Edward F. Stawasz
Clinton N. Tripp
Assistant Treasurers

Carl E. Lindell
Clerk of Corporation

Trustees

W. Bommer
R. R. Breton
*A. F. Buckley
P. E. Corley
S. C. L. Delano
E. W. DeWalt
*H. C. Dyer, Jr.
*W. C. Gardner
*K. P. Goodwin
*N. H. Hayes
E. C. Hicks
†T. P. Klaren, Jr.
C. E. Lindell
R. R. Loranger
L. B. Miller
R. S. Marchisio
*H. L. Mohel
†G. Parker
J. H. Read
*R. P. Simmons
L. V. Souza
G. T. Tache
R. E. Titus
†F. K. White

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st of each month
Annual meeting date as provided for in By-Laws second Friday in December

*Member of Board of Investment
†Member of Auditing Committee

New Bedford Institution for Savings
174 Union Street
Date of Incorporation, June 16, 1825
Branch Offices
909 Ashley Boulevard
1743 Acushnet Avenue
158 West Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue, South Dartmouth

Robert McCarter
~~Gordon D. Larcom~~ *
President

Philip F. Danforth, Jr.
Treasurer

Maurice F. Downey
Arnold R. Griffiths
Vice Presidents

Donald M. Chace
Vice Treasurer

James B. Buckley
Clerk of Corporation

Arnold R. Griffiths
Joseph E. Ewaszko, Jr.
Mary B. Parker
John Henriques
Assistant Treasurers

Trustees

A. Ades
C. G. Akin
C. E. Beckman
J. H. Browne
J. B. Buckley
J. C. Bullard
C. A. Crowley, Jr.
J. Dawson, Jr.
*M. F. Downey
*J. R. Early
A. J. Ethier
N. P. Fraga
T. Francis, Jr.
*A. Goldys
H. R. Groebe
A. R. Griffiths
J. R. Hayden
†J. J. Hayes
*T. H. Kennedy
J. D. Kenney
†E. S. Knowles
*G. D. Larcom
E. Livingstone, Jr.
*R. M. Mitchell
R. F. Mendell
L. E. Perry
D. Rodrigues
J. E. Stanton, III
*J. K. Stanton
B. S. Tripp
*J. Underwood
†M. Walter, Jr.
H. W. Young

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings in Newburyport and its vicinity
93 State Street
Date of Incorporation, January 31, 1820

John H. Pramberg, Jr.
President

Donald D. Mitchell
Treasurer

Morris B. Wood
James D. Magner
Arthur S. Page, Jr.
Vice Presidents

William H. Carter
Clerk of Corporation

John H. Pramberg, Jr.
Chairman of Board

Institution for Savings in Newburyport and its vicinity

Trustees

L. A. Atherton
L. E. Atkinson
H. Beit
D. H. Brown
W. H. Carter
H. J. Doyle
†R. B. Labouteley
*J. D. Magner
R. R. McKinney
D. D. Mitchell
E. W. Mulligan
B. P. Noyes
*A. S. Page, Jr.
†J. R. Potter
*J. H. Pramberg
†K. A. Reynolds
*R. J. Shaheen
G. E. Twomey
*M. B. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 2nd Monday of each month
Annual meeting date as provided for in By-Laws second Monday of January

Newburyport Five Cents Savings Bank
63 State Street
Date of Incorporation, April 24, 1854
Branch Office
Merrill Street, Salisbury

Charles W. Morse, Jr.
President

Frank L. Currier
Treasurer

Frank L. Currier
Leland C. Carson
Vice Presidents

Evelyn B. Pescosolido
J. Brian Butler
Assistant Treasurers

Virginia Hession
Clerk of Corporation

Charles W. Morse, Jr.
Chairman of Board

Trustees

†H. C. Brown
L. C. Carson
W. B. Coltin
†J. T. Connolly
F. L. Currier
H. G. Currier (Hon.)
*D. M. Emerson
T. L. Fenn
†M. K. Hoyt
*A. J. Johnson
A. S. Johnson (Hon.)
†A. V. Kelleher
C. F. Leary
J. J. Leary
W. M. Lunt
C. W. Morse
*C. W. Morse, Jr.
†B. Pearson
*B. Pearson, Jr.
B. Poore
E. C. Shepard
D. Sloane, IV
*M. G. Smith
J. H. Welch
C. E. Whitley (Hon.)
W. H. Willis
A. H. Zabriskie

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment
†Member of Auditing Committee

* Formerly Pres. Amherst Savings
ehl 2-7-76

Mutual Bank for Savings

NEWTON

~~Newton Savings Bank~~ H 8-26-71
1188 Centre Street (Newton Center District)
Date of Incorporation, June 17, 1831
Branch Offices
303 Washington Street
43 Lincoln Street
571 Washington Street, Wellesley
133 Chapel Street, Needham
9 Boylston Street, Chestnut Hill
40 Austin Street
256 Moody Street, Waltham

~~Frederick C. Ober~~
President

David R. Donald
Treasurer

Keith G. Willoughby,
~~Executive~~ *Vice President*

Margaret A. Dezotell
Vice Treasurer

David R. Donald
Douglass B. Francis
Vice Presidents

F. Blake Cloonen
Richard A. Jones
John S. Stevens
Asst. Vice Presidents

Henry W. Hardy
Clerk of Corporation

Clifford W. Adams
Doris L. Benger
Octavio C. Bolivar
Charles M. Coyne
Robert M. Donovan
Lowell U. Hammett
Sylvia E. Kaiser
Richard L. Linden
Grace D. McDade
Wim Portier
Clyde E. Rodgers
Raymond B. Thomas
Assistant Treasurers

Trustees

D. L. Allison, Jr.
C. H. Alvord
R. R. Amesbury
R. P. Axten
†E. G. Bates
G. F. Bloom
T. L. Buell
*R. C. Casselman
W. A. Diman
†F. L. Farwell
*D. B. Francis
H. W. Hardy
G. A. Hibbard
B. H. Loewenberg
R. M. Nichols
*F. C. Ober
W. H. Raye, Jr.
*P. R. Rugo
W. M. Sanderson
M. E. Sholkin
W. D. Silcox
B. S. Stern
E. P. Stevenson (Hon.)
†W. H. Vogler
H. Whitmore, Jr.
*R. A. Winslow
*A. E. Worth

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of January, April, July and October
Annual meeting date as provided for in By-Laws December 7

West Newton Savings Bank
1314 Washington Street (West Newton District)
Date of Incorporation, March 10, 1887
Branch Office
326 Boston Post Road, Wayland

Chairman of Board
Kenneth W. Rogers
President

~~Robert P. Lurvey~~ Harold L. Goldsmith
Treasurer

Robert P. Lurvey
Ernest G. Angevine
Nathan D. Bug ee
Robert P. Lurvey
Vice Presidents

Paul L. Shakespeare
Vice Treasurer

Raymond P. Atwood
Clerk of Corporation

Harold L. Goldsmith
Assistant Treasurer

Trustees

*E. G. Angevine
*R. P. Atwood
*N. D. Bugbee
†J. P. Burke
G. H. Fernald, Jr.
C. A. Fisher
*R. L. FitzGerald
†H. D. Jones
R. P. Lurvey
A. M. Price
*K. W. Rogers
†F. M. Sears

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of January, April, July and October
Annual meeting date as provided for in By-Laws Tuesday next preceding the second Wednesday in March

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street
Date of Incorporation, April 26, 1848

resigned
~~Bernard K. Garceau~~
President

Leon K. Berry, Jr.
Treasurer

Leon K. Berry, Jr.
Exec. Vice President

Raymond P. Ranzoni
Vice President

Francis W. Bourquard
Violet R. Krum
William Lesage
Asst. Vice Presidents

Francis W. Bourquard
Violet R. Krum
William Lesage
Edward F. Nimmons
Raymond P. Ranzoni
Assistant Treasurers

T. William Lewis
Clerk of Corporation

Trustees

†E. J. Ashkar
I. Bashevkin
L. K. Berry, Jr.
J. F. Burns (Hon.)
E. H. Clark (Hon.)
*E. J. Coakley
J. F. Collins
J. Deans (Hon.)
M. L. Dempsey (Hon.)
E. T. Flynn
*B. K. Garceau
P. J. Geraghty (Hon.)
*H. S. Gordon
V. H. Gordon
A. Jarisch
P. F. Kittredge (Hon.)
H. I. Koloc
V. R. Krum
†J. H. Lev
T. W. Lewis
R. I. Manuel
*G. E. Moorehouse
H. J. Pierpan
R. P. Ranzoni
A. O. Rosenthal
L. L. SanSoucie (Hon.)
†H. H. Schell
L. H. Sprague, Jr.
R. E. Wall
*J. D. Washburn
J. R. Westall

Deposits go on interest day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws second Wednesday in December

address as follow
North Adams Hoosac
93 Main Street, P.O. Box 353
North Adams, Mass.
01247

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)
Date of Incorporation, February 14, 1873

Stanley Clark
President

Thomas A. Lebert
Treasurer

Charles H. Addis
Vice President

Barbara C. Jager
Raymond S. Elliott
Assistant Treasurers

James C. O'Donnell
Clerk of Corporation

Arthur W. Cook
Chairman of Board

Trustees

*C. H. Addis
*A. W. Borawski
R. A. Borawski
*R. C. Callahan
*S. Clark
†F. W. Cole, Jr.
*A. W. Cook
J. J. Curran
F. H. Doane
H. Jekanowski
T. A. Lebert
G. E. Murphy
†J. C. O'Donnell
*M. L. Sender
†T. J. Shea
E. Stahlberg, Jr.
G. Steinberg
L. P. Stramese

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws last Tuesday in September

*Member of Board of Investment
†Member of Auditing Committee

175 Main ST

Nonotuck Savings Bank
~~80 Main Street~~
Date of Incorporation, February 9, 1899

William G. Kimball
President

~~Arthur M. Livingstone~~
Treasurer

Charles D. DeBruler
Arthur M. Livingstone
Donald D. Sullivan
Vice Presidents

Stanley F. Osowski
Assistant Treasurer

John L. Banner
Clerk of Corporation

Trustees

J. H. Averill
†J. L. Banner
R. C. Barstow
F. E. Czelusniak
*C. D. DeBruler
†E. L. Finn
F. Goldstaub
D. B. Jennison
*E. J. Kelly
*W. G. Kimball
C. K. Lennon
A. M. Livingstone
*J. L. Maulbetsch
R. L. McEldowney
E. P. Parsons
†E. A. Porada
D. A. Sullivan
*D. D. Sullivan

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable March 1, June 1, Setpember 1 and December 1
Annual meeting date as provided for in By-Laws third Wednesday in November

NORTH ATTLEBOROUGH

Attleborough Savings Bank
48 North Washington Street
Date of Incorporation, February 2, 1860
Branch Office
8 Park Street, Attleborough

deceased August

James W. Hull
President

Everett G. Lees
Treasurer

Edward F. Kurtz
Roswell H. Smith
Paul J. Silvia
Vice Presidents

Emmy Fuller
Marion E. Jenness
Elsie L. Smith
Assistant Treasurers

James W. Fish
Clerk of Corporation

Trustees

*W. B. Allen
G. G. Bergh
†D. S. Bishop
†E. H. Cummings, Jr.
R. B. Forbes
*H. B. Gowen
N. J. Gulski
*C. A. Howard, Jr.
*J. W. Hull
P. R. Jones
G. R. Knight, Jr.
*E. F. Kurtz
P. F. Leach
*P. B. Lonsbury
*S. J. McCormick
R. H. Seifert
†F. T. Westcott
R. A. Whitfield

Deposits go on interest last business day of each month if made on or before the seventh day of the following month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Wednesday of January

Northampton Institution for Savings
109 Main Street
Date of Incorporation, March 1, 1842
Branch Office
North King Street

Richard B. Covell
President

Ulysse A. Lussier
Treasurer

Edwin P. Dunphy
Francis R. Plumb
Vice President

Roland H. Rubesk
William E. Lamprey
Assistant Treasurers

Thomas P. Cahill
Ulysse A. Lussier
Asst. Vice Presidents

Kenneth B. Bowen
Clerk of Corporation

Richard B. Covell
Chairman of Board

Trustees

C. A. Bisbee, Jr.
K. B. Bowen
C. M. Buchholz
M. J. Carlson
J. E. Cavanagh
*R. B. Covell
P. D. Davis
†W. E. Denny
*W. W. Dunn
*E. P. Dunphy
E. T. Heaphy (Hon.)
J. R. Hobbs
J. T. Mew
†G. F. Osborn
*F. R. Plumb
F. P. Ryan
R. G. Saner
J. R. Skarzynski
†W. H. Welch

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Wednesday of December

NORTHBRIDGE

Whitinsville Savings Bank
Memorial Square (Whitinsville District)
Date of Incorporation, March 19, 1872
Branch Office
Pulaski Boulevard, Blackstone

Robert J. Frost
President

John T. Ransom
Treasurer

John T. Ransom
Exec. Vice President

George T. Brown
Hein VanderBaan
Vice Presidents

Charles P. Bartlett
William S. Gould
Laurance M. Fuller
Louise E. Hoisington
Assistant Treasurers

Delwyn K. Barnes
Clerk of Corporation

Trustees

H. Badertscher
S. H. Baker
D. K. Barnes
C. P. Bartlett
*G. T. Brown
†D. S. Carr
*W. C. Commons
*C. E. Driscoll
*R. J. Frost
L. M. Fuller
*A. I. Fullerton
†G. E. Hathaway
*J. F. Horan
W. Papetti
J. T. Ransom
O. J. Ryan
J. E. Ryfa
†W. Sharawara
*H. VanderBaan
L. T. Whelan
L. Wood

Deposits go on interest first day of the month if made on or before the tenth of the month
Dividends are payable January 31, April 30, July 31 and October 31
Annual meeting date as provided for in By-Laws second Tuesday in October

*Member of Board of Investment
†Member of Auditing Committee

NORTH BROOKFIELD

North Brookfield Savings Bank
35 Summer Street
Date of Incorporation, March 3, 1854

Linwood F. Fullam
President

Lowell E. Toepfer
Treasurer

Axel W. Krusell
Edward W. Varnum
Vice Presidents

Rose Seskes
Assistant Treasurer

Walter A. Hargreaves
Clerk of Corporation

Trustees

J. W. Anderson
†A. L. Beaudette
H. S. Bennett (Hon.)
†F. Cooke
*D. L. Crooks
*L. F. Fullam
W. A. Hargreaves
*F. D. Hayes
*L. A. Herard
†J. S. Irish
*A. W. Krusell
M. D. Leach
H. Lincoln
T. J. O'Boyle (Hon.)
H. C. Thompson
L. E. Toepfer
E. W. Varnum

Deposits go on interest first business day of each month if made on or before the tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws first Monday in June

NORWELL

South Scituate Savings Bank
1 River Street
Branch Office
10 Washington Street

David B. Richardson
President

Kenneth L. Torrey
Treasurer

Nathaniel Tilden
Vice President

Natalie C. Bullock
Assistant Treasurer

Andrew G. Gordon
Clerk of Corporation

Trustees

E. Amazeen
*A. Anderson
O. Devine
*R. A. Gaudette
A. G. Gordon
J. H. Jenkins, Jr.
*J. Pool
†K. Rand
*D. B. Richardson
†N. Robbins
*W. B. Southworth
†W. P. Terzis
J. T. Thomson
*N. Tilden
K. L. Torrey
S. Vincent

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 1, May 1, August 1 and November 1
Annual meeting date as provided for in By-Laws second Wednesday in March

ORANGE

Orange Savings Bank
11 West Main Street
Date of Incorporation, March 30, 1871

Duane A. Nyman
President

Richard F. Astrella ~~James N. Pike~~
Treasurer

Paul H. Fitz
Erle C. Witty
Vice Presidents

Delbert A. Witty
Clerk of Corporation

Trustees

*J. T. Barry
†N. F. Batchelor
K. R. Burrill
†V. H. Coleman
*P. H. Fittz
E. F. Harris
R. W. Henderson
R. W. Mallet
*D. A. Nyman
*K. E. Smith
†R. E. Spooner
J. B. Stevenson
D. A. Witty
*E. C. Witty

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws second Monday of February

PALMER

Palmer Savings Bank
485 North Main Street
Date of Incorporation, March 4, 1870

Gordon J. King
President

Alfred F. Brysh
Treasurer

Alfred F. Brysh
Milton K. Gammons
Dennis J. Horgan
Vice Presidents

John J. Jackson
Assistant Treasurer

C. Lenwood Walker
Clerk of Corporation

Everett D. Landon
Chairman of Board

Trustees

*C. F. Barlow
S. G. Brooks
A. F. Brysh
J. W. Gale (Hon.)
*M. K. Gammons
†J. S. Gill
*D. J. Horgan
*G. J. King
*E. D. Landen
†W. R. Riley
†C. K. Sanderson
S. Scudder
F. R. Sinervo
C. L. Walker
A. Ziegler

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Monday of November

PEABODY

Warren Five Cents Savings Bank
10 Main Street
Date of Incorporation, April 28, 1854
Branch Offices
Northshore Shopping Center
Russell Plaza

John J. Kline
President

J. Norman Panall, Jr.
Treasurer

Paul M. MacGregor
Charles D. Farmer
M. Joseph Lynch
Gregory Smith
Herbert E. Merrow
J. Norman Panall, Jr.
Vice Presidents

David E. Trask
Frances A. Makela
Janet S. O'Neill
Mildred L. Nimblett
A. James Lavoie
Assistant Treasurers

Hubert M. Snow, Jr.
James J. Sullivan
Assistant Vice Presidents

Nathan F. Masterson
Clerk of Corporation

John J. Kline
Chairman of Board

Trustee

L. Alexander
J. P. Cena
P. Evans
*C. D. Farmer
M. E. Frye
†H. W. Holden
†J. C. Jeffers
*J. J. Kline
*M. J. Lynch
*P. M. MacGregor
E. G. Mansfield
†N. F. Masterson
*J. H. MacDonald
†J. A. McNiff
H. E. Merrow
E. J. O'Connor
J. N. Panall, Jr.
J. P. Sheehy
G. Smith
H. M. Snow, Jr.
†L. H. Wright

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable on or before the 25th day for the period ending the 14th day of each month
Annual meeting date as provided for in By-Laws first Wednesday in January

*Member of Board of Investment
†Member of Auditing Committee

PITTSFIELD

Berkshire County Savings Bank
24 North Street
Date of Incorporation, February 2, 1846
Branch Offices
Old Town Hall, Park Square
Allendale Shopping Center, Cheshire Road

Thomas R. Carrington
President

Donald B. Kuntz
Treasurer

Donald B. Kuntz
Exec. Vice President

Robert G. Disbrow
A. Kenyon Ferry
Vernon L. Striebel, Jr.
Vice Presidents

Mary L. Callahan
Lucille T. Coy
Bayard S. Huntley
Jeffrey P. Rayner
Susan Szymanski
Ruth Watson
S. Grace Williams
Assistant Treasurers

George P. Clayson
Clerk of Corporation

Gardner S. Morse
Chairman of Board

Trustees

*W. E. Bagg, Jr.
*T. R. Carrington
†G. P. Clayson
*F. G. Crane, Jr.
E. L. Dobbins
†D. England, Jr.
†S. H. Jones
D. B. Kuntz
*G. S. Morse
*J. H. Rice
*A. S. Silverman
M. L. Weiss

Deposits go on interest from day of deposit
Dividends are payable last day of each month
Annual meeting date as provided for in By-Laws third Tuesday in January

City Savings Bank of Pittsfield
116 North Street
Date of Incorporation, April 13, 1893
Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street
Merrill Road
Maple Street, Hinsdale
Main Street, Lanesboro
Route 41, Albany Road, Richmond
Albany Road, West Stockbridge

Luke S. Hayden
President

Robert H. Bolza
Treasurer

Raymond G. LeBeau
Exec. Vice President

Robert G. Newman
Clerk of Corporation

Robert H. Bolza
Kenneth C. Landall
William J. McGurk
Vice Presidents

William A. Carroll, Jr.
Stephanie Marzano
Mary J. Powers
Assistant Treasurers

Trustees

*A. R. Birchard, Jr.
A. J. Blau
R. H. Bolza
*S. Boxer
†Mrs. G. A. Brigham
†J. R. Busch
*A. J. Conlon, Jr.
†W. B. Crawford
*S. England
T. J. Fahey
P. K. Fodder
W. W. Goessel
*L. S. Hayden
E. A. Kelsey
R. G. LeBeau
Mrs. J. S. Massimiano
R. G. Newman
S. G. O'Connell
T. E. O'Connell
*W. A. Selke
J. J. Smith
B. J. Sullivan
T. S. Whalen

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last day of each month
Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank
36 Main Street
Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr.
President

Donald W. Heath
Treasurer

Warren M. Axford
Vice President

Richmond W. Talbot
Clerk of Corporation

Trustees

W. M. Axford
T. Brink (Hon.)
†P. S. Cronin
†C. W. Devine
D. E. Eldridge
*A. G. Estes, Jr.
*R. W. Holm
*F. A. Randall
A. D. Russell (Hon.)
J. J. Russell
R. W. Talbot
*M. L. Valente
R. C. Vaughn
†M. W. Walker
G. S. Wild

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws third Thursday of October

Plymouth Five Cents Savings Bank
44 Main Street
Date of Incorporation, April 6, 1855
Branch Offices
Bay Road, South Duxbury
72 Summer Street, Kingston
1923 Ocean Street, Marshfield

Robert D. Sampson
President

George W. Carter, Jr.
Treasurer

Orrin G. Colley
Vice President

Douglas H. Armstrong
Eleanor L. Fascioli
Jeanne Mounce
Assistant Treasurers

George W. Carter, Jr.
Elliot W. Chassey
Asst. Vice Presidents

Richard M. Shiff
Clerk of Corporation

Trustees

R. R. Barbieri
*S. H. Barnes
B. B. Brewster
*P. V. Cavallini
*O. G. Colley
O. M. Colley
†G. W. Cushman
D. B. Freeman
R. A. Hall
T. Herrick, Jr.
†R. A. Jones
J. Kroupa
P. C. Nectow
*F. C. Newhall
M. B. Person, Jr.
D. Rusell, III
*R. D. Sampson
R. M. Shiff
D. L. Stevens
†M. Toabe

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 15th of each month
Annual meeting date as provided for in By-Laws first Tuesday in june

*Member of Board of Investment
†Member of Auditing Committee

PROVINCETOWN

Seamen's Savings Bank
221 Commercial
Date of Incorporation, April 15, 1851

Robert A. Welsh
President
George F. Miller, Jr.
Myrick C. Young
Vice Presidents
Elmer I. Silva
Clerk of Corporation

Frank M. Oliveira
Treasurer
Helen F. Rogers
Assistant Treasurer
William F. Silva
Chairman of Board

Trustees

*F. J. Alves
†I. A. Horton
*G. F. Miller, Jr.
F. M. Oliveira
†C. G. Peck, Jr.
*T. F. Perry
†W. J. Roderick
F. E. Rogers
*E. Salvador
E. I. Silva
*R. F. Silva
W. F. Silva
R. A. Welsh
M. C. Young (Hon.)

Deposits go on interest from day of deposit
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws third Monday of June

RANDOLPH

Randolph Savings Bank
129 North Main Street
Date of Incorporation, April 14, 1851
Branch Offices
15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane
President
Ernest C. Martin
Leroy R. Wyman
Vice Presidents
George W. Condon
Clerk of Corporation

Richard L. Batchelder
Treasurer
Melvin S. Monson
Virginia O. Holmes
Thelma I. Wilde
Donald A. Jackson
Assistant Treasurers

Trustees

R. L. Batchelder
*G. W. Condon
†F. E. Henderson
†J. J. Hurley
W. C. Kane
*I. L. Kovey
R. C. Lindelof
F. H. Lutz (Hon.)
†K. A. Lyons
R. E. Lyons (Hon.)
H. W. Macauley (Hon.)
*E. C. Martin
R. R. McEvoy (Hon.)
N. B. Silk
*R. C. Wilde
*L. R. Wyman

Deposits go on interest from day of deposit
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Tuesday in April

main office st.
100 Hancock

QUINCY

Quincy Savings Bank
1374 Hancock Street
Date of Incorporation, March 18, 1845
Branch Offices
371 Hancock Street, North Quincy
138 Franklin Street, South Quincy

Charles A. Pearce
President
Leonard T. Kantola
Executive Vice President
O. Donald Gohl
H. Maurice Hughes
Russell H. Smollett
Vice Presidents
Morgan Sargent
Clerk of Corporation

Leonard T. Kantola
Treasurer
Donald J. Almeida
Mildred E. Butler
Donald R. Johnson
Paul E. Kinniburgh
Mary D. Murray
William B. Parker
Sulo O. Ruuska
Aldo M. Saluti
Charles R. Simpson, Jr.
Edward J. Sweeney
Assistant Treasurers

Trustees

C. R. Burgin
*T. S. Burgin
*W. G. Clark
A. A. Della Chiesa
B. V. Dill
C. F. English
*R. M. Faxon
†R. A. Fee
H. M. Hughes
W. B. Mathewson
*C. A. Pearce
*R. Porter
†G. D. Reardon
M. Sargent
†J. Serafini

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws second Tuesday of April

READING

Reading Savings Bank
643 Main Street
Date of Incorporation, March 20, 1891
Branch Office
386 Main Street, Wilmington

Robert E. Stewart
President
Harold B. Currell
Kenneth C. Latham
Vice Presidents
E. Hayward Bliss
Clerk of Corporation

Richard G. Moore
Treasurer
Richard C. Forrest
Vice Treasurer
Alice B. Sweeney
Alice S. Rogers
Assistant Treasurers

Trustees

C. H. Amon, Jr.
*M. B. Bedell
E. H. Bliss
N. S. Burbank
†W. H. Dee
J. B. Iverson
†K. R. Ivester
†G. R. Larson
*K. C. Latham
*G. M. Lothrop
P. C. Nicholas
D. Stackhouse
F. F. Stevenson
*R. E. Stewart
*P. G. Willcox

Deposits go on interest from day of deposit
Dividends are payable March 10, June 10, September 10 and December 10
Annual meeting date as provided for in By-Laws third Wednesday in April

*Member of Board of Investment
†Member of Auditing Committee

ROCKLAND

Rockland Savings Bank
279 Union Street
Date of Incorporation, March 30, 1868
Branch Office
49 Front Street, Scituate

Wallace L. Macaulay, *President*
Kenneth R. Pike, *Treasurer*

Dana S. Collins, *Vice President*
Clifford Joyce
Marian F. Hurley
Ruth M. Story, *Assistant Treasurers*
Richard J. Phelps, *Clerk of Corporation*
Wallace L. Macaulay, *Chairman of Board*

Trustees

*J. H. Bourque
R. C. Briggs
*D. S. Collins
†R. I. Dexter
J. A. Dow, 2nd
*E. W. Harlow
*W. L. Macaulay
†A. P. Petrell
R. J. Phelps
R. T. Phillips, Jr.
K. R. Pike
†D. F. Robbins, Sr.
J. F. Spence, Jr.
*J. H. Spurr
P. J. Sullivan

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable first Monday of January, April, July, and October
Annual meeting date as provided for in By-Laws first Tuesday in December

ROCKPORT

Granite Savings Bank
26 Broadway
Date of Incorporation, March 21, 1884

Charles G. Burbank, *President*
Neil Campbell, *Treasurer*

N. O. Bruno Pearson, *Vice President*
Isabel L. Poole, *Assistant Treasurer*
Frank W. Johnson, *Clerk of Corporation*

†R. M. Barker
*A. S. Brown, Jr.
*C. G. Burbank
N. Campbell
*L. P. Curtis
T. L. Hogan
N. A. Hooper
R. L. Hull
F. W. Johnson
†J. E. Lane
M. A. Olson
*N. O. B. Pearson
*J. B. Silva, Jr.
O. F. Smith (Hon.)
D. J. Taylor
†W. F. Tuck

Deposits go on interest first business day of each month if made on or before tenth day of the month
Dividends are payable January 1, April 1, July 1 and October 1
Annual meeting date as provided for in By-Laws second Wednesday of December

SALEM

Salem Savings Bank
125 Washington Street
Date of Incorporation, January 29, 1818
Branch Offices
Highland Avenue
72 Loring Avenue

Charles H. Stevens, Jr., *President*
George W. Olson, *Treasurer*

Francis J. Murphy
Frederic P. Clark
Charles Andrias, *Vice Presidents*
Robert S. St. Pierre
Lee M. Webster, *Asst. Vice Presidents*
Everett E. Carlton, Jr.
Thomas E. Snider
Richard P. Carter
John H. Corning
George H. Villett, *Assistant Treasurers*
J. Grafton Kingsley, *Clerk of Corporation*

Trustees

*C. Andrias
L. Axelrod
L. Clark (Hon.)
*F. P. Clark
H. E. Davenport
D. T. Doyle
P. J. Durkin
*J. E. Fellows, Jr.
*R. M. Finniss
M. F. Flynn
†H. S. Holcomb
E. W. Johnson (Hon.)
J. G. Kingsley
*H. G. Macomber
†I. J. Martin
F. J. Murphy
G. W. Olson
F. F. Perry
A. R. Pitcoff
†W. T. Quinlan
R. M. Shribman
T. Simons
R. C. Smith, Jr.
*C. H. Stevens, Jr.
C. F. Voorhees (Hon.)
W. B. Welch
C. A. Whipple (Hon.)

Deposits go on interest from day of deposit
Dividends are payable January 16, April 16, July 16 and October 16
Annual meeting date as provided for in By-Laws third Wednesday in December

Salem Five Cents Savings Bank
210 Essex Street
Date of Incorporation, March 9, 1855
Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South Hamilton

Alton P. Cole, Jr., *President*
Robert H. Cushman, *Treasurer*

Richard E. Blake
Robert L. Howie
Robert F. McGrath, *Vice Presidents*
James N. Clark, *Clerk of Corporation*
Doris M. Doane
Horace W. Dupar
W. Warren Gerety
Albion B. Knowlton, Jr.
William F. Nys
Clayton W. Smith
Virginia D. Witham, *Assistant Treasurers*

Trustees

*L. Allen, Jr.
W. K. Anderson
B. T. Atwood, Jr.
C. Bacall, Jr.
†B. D. Berkal
H. P. Bishop
*R. E. Blake
W. J. Bursaw, Jr.
D. H. Caldwell
H. J. Callahan (Hon.)
J. N. Clark
*A. P. Cole, Jr.
R. H. Cushman
*J. H. Davies
A. S. Elwell
H. S. Gilchrest (Hon.)
A. Goodhue, Jr.
H. J. Gourdeau (Hon.)
†R. R. Gourdeau
*H. H. Griffin
E. R. Haskell
F. A. Hebard (Hon.)
R. Jerrett, Jr.
*N. F. Kennedy
H. S. Knight (Hon.)
C. J. Kohn
B. Langmaid (Hon.)
†J. V. Mahan
F. A. Meier
F. H. Moore
P. M. Pilcher
A. P. Putnam
B. U. Rice (Hon.)
P. E. Story
R. H. Thompson
J. S. Whipple

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Tuesday in May

*Member of Board of Investment
†Member of Auditing Committee

SHELBURNE

Shelburne Falls Savings Bank
24-26 Bridge Street (Shelburne Falls District)
Date of Incorporation, March 28, 1855

Elwyn J. Ball
President

Florence B. Adler
Treasurer

Edward A. Milne
Vice President

Mildred B. Parks
Assistant Treasurer

Marjorie W. Peck
Clerk of Corporation

Elwyn J. Ball
Chairman of Board

Trustees

F. B. Adler
C. W. Avery
*E. J. Ball
R. W. Bassett
†H. F. Brown
C. P. Call
D. T. Hillier
*J. W. Hoyt
*H. L. Hurd
D. H. Jones
J. W. Lawless
†H. E. Legate
W. O. Loomis
*E. A. Milne
*G. L. Mirick
P. R. Shaw
J. B. Temple
†R. A. Tetreault
H. Toy
C. I. Woffenden

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Tuesday in November

SOMERVILLE

Somerset Savings Bank
371 Summer Street
Date of Incorporation, March 9, 1910
Branch Office
105 Broadway

Richard V. Kiley
President

Stephen J. Dowd
Treasurer

Albert J. Oliva
Thomas P. Russell
Vice Presidents

Ralph A. Benson
Assistant Treasurer

John H. Derby
Clerk of Corporation

Trustees

†D. F. Choate, Jr.
F. Ciampa
A. H. Curtis
J. H. Derby
†D. C. Dolben
A. L. Fisher
*H. P. Freeman
†R. W. Harris
D. J. Kelley (Hon.)
R. S. Kelley
*R. V. Kiley
J. R. McHugh
*A. J. Oliva
N. H. Prendergast
*T. P. Russell
W. J. Skerry
*H. E. Stevens

Deposits go on interest from day of deposit
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Tuesday of November

Somerville Savings Bank
40 Union Square
Date of Incorporation, February 24, 1885

R. Jack Howard
President

Ernest S. Christian
Treasurer

L. Roger Wentworth
John W. Pickering
Vice Presidents

Arthur R. Hayward
Joseph E. Pemental
Assistant Treasurers

John F. McGann
Clerk of Corporation

Trustees

M. R. Ahearn, Jr.
C. J. Bateman, Jr. (Hon.)
*C. W. Birch, Jr.
R. C. Bosworth
†F. V. Bowie
J. T. Cardillo
J. A. Daniels (Hon.)
C. A. Donadio
*E. J. Hall
W. L. Hanson
*R. J. Howard
†J. F. McGann
*L. J. McKay
T. W. Morse
*J. W. Pickering
N. A. Ray (Hon.)
A. L. Rezendes
†E. S. Rumery
T. P. Sharry
L. F. Wentworth

Deposits go on interest from day of deposit
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Tuesday in November

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street
Date of Incorporation, April 20, 1848
Branch Office
Sturbridge Plaza, Rt. #131, Sturbridge

~~Robert U. Clemence~~
President

Carl M. Olson
Treasurer

John N. Burnham
Vice President

Mafalda A. Comstock
Robert L. Langlois
Armand L. Gabree
Assistant Treasurers

John J. O'Shaughnessy
Clerk of Corporation

Trustees

J. V. Achin
L. C. Broughton
*J. N. Burnham
†L. D. Clemence
*R. U. Clemence
R. J. Cormier
H. DiGregorio
J. B. Dirlam
*R. R. Grimwade
W. W. Horsley
A. I. Koprowski
*E. J. Martin
G. Mozley
C. M. Olson
†J. J. O'Shaughnessy
N. W. Pioppi
†L. W. Pote
*J. E. Rischitelli
C. A. Roy
S. Simonelli
C. R. Spielvogel

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Monday in May

*Member of Board of Investment
†Member of Auditing Committee

SPENCER

Spencer Savings Bank
176 Main Street
Date of Incorporation, April 5, 1871

Walter J. Reynis
President

Robert G. Worthington
Treasurer

Edwin L. Marsden
Alfred G. Morin
Milton Sebring
Vice Presidents

John A. Jensen, Sr.
Assistant Treasurer

Charles S. Putnam
Clerk of Corporation

Walter J. Reynis
Chairman of Board

Trustees

M. W. Bemis (Hon.)
E. P. Clark
R. L. Gaudette
F. A. Hobbs
*A. S. Lacaire
*L. E. Latown (Hon.)
*E. L. Marsden
M. D. McCarthy
†J. C. McSherry, Jr.
*C. H. Meloche, Jr.
*A. G. Morin
*R. K. Prouty
C. S. Putnam
*W. J. Reynis
R. Sagendorph
M. Sebring
†V. Tolis
†L. D. Wentworth
R. G. Worthington

Deposits go on interest first business day of each month if made on or before the tenth day of the month
Dividends are payable 1st Monday of February, May, August and November
Annual meeting date as provided for in By-Laws first Tuesday in June

SPRINGFIELD

Hampden Savings Bank
19 Harrison Avenue
Date of Incorporation, April 13, 1852

V. E. Quillard

~~George C. Holderness~~
President

~~Victor E. Quillard~~
Treasurer

Victor E. Quillard
Vice President

Ralph M. Harlow
Warren A. Hastings
Henry L. Waltermire
Assistant Treasurers

~~Andrew B. Wallace~~
Clerk of Corporation

Trustees

*R. B. Atkinson
W. F. Bishop, Jr.
E. J. Brennan, Jr.
†J. B. Donovan
R. J. Epstein
†F. H. Faulstich
*G. C. Holderness
V. E. Quillard
I. A. Quimby
J. B. Richardson
W. Sadowsky
J. C. Sevey
L. W. Stone
*R. A. Studley
R. F. Tuveson
†A. B. Wallace
R. G. Williams
*S. F. Young

Deposits go on interest from the day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws second Tuesday in November

Springfield Institution for Savings
1459 Main Street
Date of Incorporation, June 16, 1827
Branch Offices
561 Sumner Avenue
844 State Street
1360 Carew Street
40 Springfield Street, Agawam
724 Bliss Road, Longmeadow
1425 Westfield Street, West Springfield
70 Eastfield Mall
10 Fairfield Mall, Chicopee
465 North Main Street, East Longmeadow
441 Cooley Street
1500 Main Street
619 Chestnut Street

John McP. Collins
~~President~~
Chairman of Bd

Michael O. Miller
~~John A. Vivian~~
Treasurer

A. Everett Winne
Vice Treasurer

Albert E. Steiger, Jr.
Theodore H. Hanchett
William A. James — Pres.
Harold A. Smith
John A. Vivian
Vice Presidents

Lawrence D. Beane
Mary A. Frank
Dante A. Ferioli
Wallace H. James
John F. Reed
Benjamin Bump
Adonis W. Miller
Assistant Treasurers

Robert A. Cross
Mary E. Falvey
June M. Haskins
Michael O. Miller — Treas.
Asst. Vice Presidents

~~Julius H. Appleton~~
Clerk of Corporation
Charles V. Ryan Jr

Richard A. Booth
Chairman

Trustees

Julius H. Appleton
Richard A. Booth
†Robert M. Brigham
Samuel D. Chapin
*John McP. Collins
Harold G. Dickey (Hon.)
Louis W. Doherty
Henry T. Downey
James F. Egan (Hon.)
†Fred C. Emerson
Homer R. Feltham (Hon.)
*Frederic W. Fuller
Richard C. Garvey
*Chester N. Gibbs
Theodore H. Hanchett
Melvin I. Holstein
William A. James
Paul H. Mehrtens
*S. Dwight Parker
Magnus F. Peterson (Hon.)
Frederick S. Pillsbury
*Charles H. Schaaff
Harlan A. Sears (Hon.)
*Albert E. Steiger, Jr.
†Laurence R. Wallace
Charles G. Young (Hon.)

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM

Stoneham Savings Bank
359 Main Street
Date of Incorporation, March 28, 1855

Malcolm E. Barron
President

Wylie Gardt
Treasurer

Wendell H. Packard
Vice President

John J. Hanright
Donald R. Clarke
Assistant Treasurers

Donald W. Hanson
Clerk of Corporation

Trustees

*M. E. Barron
F. S. Blanchard (Hon.)
*T. P. Devlin
†A. G. Fuller
W. Gardt
F. M. Geremonte
D. W. Hanson
E. W. Jefferson (Hon.)
F. A. Lawson (Hon.)
D. W. Leavitt
H. W. Mellett, Jr.
S. Merrifield
P. A. Nelles, Jr. (Hon.)
*G. C. Patton, Jr.
*W. H. Packard
*G. S. Pettengill
O. H. Saxby
†C. H. Severance
H. R. Smith
†J. T. Whittemore
G. A. Worthen

Deposits go on interest from day of deposit
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws second Monday preceding the last Sunday in April

*Member of Board of Investment
†Member of Auditing Committee

TAUNTON

Bristol County Savings Bank
35 Broadway
Date of Incorporation, March 2, 1846

Ernest G. Gebelein
President

Robert E. Hallock, Jr.
Treasurer

Joseph W. Kirker
A. Boylston Nichols, Jr.
Vice Presidents

A. Alan Higginbotham
Peter D. Procknik
Bernice F. Barnes
Assistant Treasurers

Harold E. Hopkins
Clerk of Corporation

Ernest G. Gebelein
Chairman of Board

Trustees

W. E. Becker
M. H. Bury
†G. Cleathero
C. E. Crawford
E. N. Dodson, Jr.
*E. G. Gebelein
R. E. Hallock, Jr.
H. F. Hopkins
*A. L. Jennings
J. W. Kirker
*G. H. M. LeRoy
†R. K. Martin
J. F. Mozzone
*A. B. Nichols, Jr.
*W. R. Read
†D. C. Wilbur

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Monday of January

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street
Date of Incorporation, June 3, 1870
Depot
Main Street, East Douglas

Lawrence S. Voss
President

Richard S. Douglas
Treasurer

Charles C. Ballou
Frederick M. Palmer, Jr.
Richard S. Douglas
Vice Presidents

Mildred E. Eastman
Gordon E. Kollett
Assistant Treasurers

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich
†F. Andrews
*C. C. Ballou
H. Buma
G. P. Carver, Jr.
†R. B. Clarke
M. N. Cohan
*W. J. Crawley, Jr.
J. M. Dauray
R. S. Douglas
G. W. Guertin
G. E. Kollett
T. J. Lynch
N. H. Morin
*F. M. Palmer, Jr.
*J. A. Quinn
L. C. Ramelli
A. A. Sabatinelli
S. R. Scott (Hon.)
*L. S. Voss
P. S. Wheelock

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable first business day of each month
Annual meeting date as provided for in By-Laws second Tuesday of January

Taunton Savings Bank
12-14 Court Street
Date of Incorporation, February 9, 1869
elec C. A. Eldridge **Branch Office**
Route 44, Raynham

~~Richard E. Keefe~~ retired
President

Arthur J. F. Tutton
Treasurer

Charles A. Eldridge
Vice President

Belcher W. Stanley, Jr.
Lorraine Carter
Assistant Treasurers

T. Howard Donahue
Clerk of Corporation

Trustees

J. L. Bethel
H. W. Briggs, Jr.
R. B. Champagne
G. F. Clapp
M. L. Costa
W. P. Dickerman
*C. A. Eldridge
P. B. Gay
†H. C. Gill, Jr.
A. E. Gutman
*R. E. Keefe
R. E. Knowles
*J. F. Leddy
†D. A. Littlefield
*G. M. Owen
J. F. Parker
*S. H. Rhodes
C. S. Robertson
*G. M. Seemann
†S. P. Sowiecki
F. L. Tripp
A. J. F. Tutton

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st business day of January, April, July and October
Annual meeting date as provided for in By-Laws first Thursday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street
Date of Incorporation, May 26, 1869

William R. Spaulding
President

~~Julian Vorlyon~~ Leonard V. Sinda
Treasurer

Donald E. Garrant
Exec. Vice President

Leonard H. Garfield
Donald E. Garrant
Gladys Parker
Assistant Treasurers

Forrest E. Carter
Julian V. Lyon
Kenneth A. Worthen
Vice Presidents

Leonard H. Garfield
Asst. Vice President

William J. Lee
Clerk of Corporation

William R. Spaulding
Chairman of Board

Trustees

*J. E. Anderson
†M. G. Beebe
F. A. Beyer, Jr.
*F. E. Carter
L. Day
G. J. Evans
E. H. Fairbanks
S. Fisher
D. E. Garrant
W. E. Jones
W. J. Lee
J. V. Lyon
†H. S. MacLellan
F. C. McGrath, Jr.
A. S. North (Hon.)
†P. A. Perkins
R. A. Sayce
M. L. Simeola
*W. R. Spaulding
*M. F. Stoddard, Jr.
L. J. Wilson
R. H. Wingate
J. B. Wiswall
*K. A. Worthen

Deposits go on interest from day of deposit
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws third Wednesday of February

*Member of Board of Investment
†Member of Auditing Committee

WALTHAM

Waltham Savings Bank
702 Main Street
Date of Incorporation, March 19, 1853
Branch Offices
432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

Philip A. Lashway
President

Nicholas Noun
Treasurer

Clarence G. Brewster
Willard T. Crossman
Vice Presidents

Arthur M. Butler, Jr.
Richard A. Mullen
Vice Treasurers

Lester J. Johnsen
Clerk of Corporation

Lawrence M. Butchart
Eleanor L. Dow
Joseph L. Houde, Jr.
Assistant Treasurers

Trustees

*C. G. Brewster
W. T. Crossman
G. P. Davis (Hon.)
*G. D. DeGrasse
A. DeVincent
R. S. Flynn
I. B. Hardy
†H. F. Howe
†L. J. Johnsen
*P. A. Lashway
*F. J. Mooney, Jr.
T. J. Murphy
*J. F. Robinson
C. M. Sheer
†R. L. Whipple
*B. F. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws third Tuesday of March

WAREHAM

Wareham Savings Bank
226 Main Street
Date of Incorporation, March 12, 1847
Branch Office
117 Main Street, Falmouth

Frank L. Nickerson
President

Donald R. Brown
Treasurer

Donald R. Brown
Harry B. Metcalfe
Vice Presidents

Donald E. Barrette
Paul E. English
Enis B. Nolan
R. Thelma Tamagini
Assistant Treasurers

Thomas S. Olsen
Asst. Vice President

Frank L. Nickerson
Chairman of Board

Herbert E. Hunziker
Clerk of Corporation

Trustees

*R. A. Anthony
†J. M. Balano
D. R. Brown
*K. J. Bruce
C. A. Griffith
A. E. Hathaway
H. E. Hunziker
*I. Issokson
†J. S. Kenyon
R. D. Kiernan
W. E. Longmore
*F. MacGregor
C. A. MacKenzie, Jr.
H. B. Metcalfe
†J. Motta
*F. L. Nickerson
D. B. Renear
W. E. Rowley
R. H. St. Jacques
J. W. Wickenden
S. H. Wright

Deposits go on interest from day of deposit
Dividends are payable 1st Monday of each month
Annual meeting date as provided for in By-Laws fourth Monday of March

WARE

Ware Savings Bank
4 Bank Street
Date of Incorporation, March 5, 1850
Branch Office
Main Street, Bilbertville

L. Robert Campbell
President

John E. Carroll
Treasurer

Harold O. Graves
Exec. Vice President

Irene B. King
Donald R. Vorce
Robert W. Fitzgerald
Assistant Treasurers

John MacNeish
Vice President

~~Falcon Rindge, Jr.~~
Clerk of Corporation

Trustees

N. P. Benson
J. A. Bryson (Hon.)
L. B. Campbell (Hon.)
*L. R. Campbell
*N. Falk
H. O. Graves
R. Higney
C. T. Hinckley
*I. A. Hodgen
L. R. Hyde
*W. M. Hyde
*F. J. Kardas
†J. F. Niels
†R. H. Quigley
F. J. Quilitzsch
†F. Rindge, Jr.
H. R. Salem

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Monday in June

WARREN

Warren Savings Bank
Main Street
Date of Incorporation, February 24, 1882

Charles E. Shepard, Sr.
President

~~Malcolm R. George~~ Malcolm R. George
Treasurer

Malcolm R. George
Exec. Vice President

~~Lloyd A. Rice~~ Joyce A. Thompson
Assistant Treasurer

Bertram W. Perkins, Sr.
Vice President

William N. Wright, Sr.
Clerk of Corporation

Trustees

*F. J. Bell
J. A. Blanchard
P. F. Carroll (Hon.)
M. R. George
W. McWhirter (Hon.)
†J. Orszulak
R. R. Paine (Hon.)
C. F. Pease (Hon.)
*B. W. Perkins, Jr.
*B. W. Perkins, Sr.
G. E. Roberts
†C. E. Shepard, Jr.
*C. E. Shepard, Sr.
J. Spencer
†R. B. Tuttle
*H. J. Wardwell
W. G. Wood
W. N. Wright, Jr.
W. N. Wright, Sr.

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws last Monday in April

*Member of Board of Investment
†Member of Auditing Committee

WATERTOWN

Watertown Savings Bank
60 Main Street
Date of Incorporation, April 18, 1870
Branch Offices
10 Bigelow Avenue
175 Watertown Street

Charles W. Chamberlain, Jr. — *President*
Richard E. Bolton — *Treasurer*

Logan S. Field
J. Stephenson Hemphill
W. Irving Middleton
Richard E. Bolton
Vice Presidents

Marguerite M. Hooley
Robert B. Harris
John A. Loring, Jr.
Frank J. McAuley
Assistant Treasurers

Donald O. Hawes
Clerk of Corporation

Trustees

R. E. Bolton
C. W. Chamberlain (Hon.)
*C. W. Chamberlain, Jr.
R. B. Chase
*L. S. Field
W. S. Field (Hon.)
J. C. Haartz, Jr.
D. O. Hawes
†J. E. Heffernan
*J. S. Hemphill
H. S. Howes
J. H. Lewis
R. Massa
†G. McNally, Jr.
*W. I. Middleton
S. P. Mugar
*R. Porter
T. J. Scott
H. A. Smith (Hon.)
R. S. Sparrow
†G. B. Wellman
*R. T. Westcott

Deposits go on interest tenth business day of each month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws third Tuesday in November

WEBSTER

Webster Five Cents Savings Bank
290 Main Street
Date of Incorporation, March 16, 1868
Branch Office
343 Main Street, Oxford

Joseph M. Morse — *President*
David W. Horsley — *Treasurer*

Hugh W. Crawford
Donald I. Hey
David W. Horsley
George F. White
Vice Presidents

Margaret C. Canavan
Vice Treasurer

Frank P. Stefanik
Assistant Treasurer

H. Craigin Bartlett — *Clerk of Corporation*
Joseph M. Morse — *Chairman of the Board*

Trustees

†H. C. Bartlett
†D. S. Bayer
J. Chmielewicz
A. L. Corrado
*H. W. Crawford
W. L. Dugan
R. H. Eaton
G. Gromelski
A. Heller
*D. I. Hey
D. W. Horsley
R. S. Howland
J. P. Ivascyn
J. A. Kelly, Jr.
*L. E. Leboeuf
D. Luther
*J. M. Morse
R. W. Sheldon, Jr.
†J. P. Trull
F. S. Waite
*G. F. White
A. Wylie (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Wednesday in May

WELLFLEET

Wellfleet Savings Bank
Main Street
Date of Incorporation, March 3, 1863

William Hokkanen — *President*
Robert C. Dickinson — *Treasurer*

Charles E. Frazier, Jr.
Paul J. Lussier
Vice Presidents

Bernice O. Sturtevant
Assistant Treasurer

Clarence S. Smith
Clerk of Corporation

Trustees

†H. C. Atwood
R. R. Bell
*L. E. Cardinal
†H. W. Carlson
R. A. Chase, Hon.
*H. A. Curtis
R. C. Dickinson
*C. W. Downs, Jr.
J. R. Dyer, Jr.
C. E. Frazier, Jr.
*W. Hokkanen
K. E. Paine
*E. F. Rose
†N. C. Young

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable last business day of January and April and 1st business day August, September and October
Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH

Westborough Savings Bank
33 West Main Street
Date of Incorporation, February 9, 1869
Branch Offices
58 West Main Street, Northborough

Walter A. Kinell, Jr. — *President*
George R. Marcy — *Treasurer*

Hugh K. Tufts
Joseph G. Nason
Vice Presidents

Alan El Ohlson
Assistant Treasurer

Hugh K. Tufts
Chairman of Board

Edwin P. Fairbanks
Clerk of Corporation

Trustees

*C. H. Carlson
*G. H. Carlson
*R. G. Daniel
C. N. Duckworth
†E. P. Fairbanks
J. M. Foster
R. X. Gannon
†R. N. Hennessy
J. A. Heywood
†A. C. Hulbert
A. Kalenian
*W. A. Kinell, Jr.
G. R. Marcy
*J. G. Nason
J. Gregory O'Neil
B. C. Tashjian
*H. K. Tufts

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment
†Member of Auditing Committee

WESTFIELD

Westfield Savings Bank
141 Elm Street
Date of Incorporation, April 16, 1853
Branch Offices
206 Park Street, West Springfield
655 Main Street, Agawam
27 Arnold Street

Arthur W. Knapp, *President*
Harris J. Bond, *Treasurer*

David C. Cotton
Wesley L. Mitchell
Vice Presidents

Ernest Cornelius, Jr.
Roland C. Hall
Assistant Treasurers

Thomas J. Howard, Jr., *Asst. Vice President*
Horace N. Fuller, *Clerk of Corporation*

Trustees

C. J. Arnold
†G. B. Brooks
*D. C. Colton
A. W. Elzerman
H. N. Fuller
*C. A. Godin
*A. W. Knapp
*W. L. Mitchell
R. D. Neth
*E. V. Oehlers
L. C. Parker, Jr.
J. E. Reed
†A. S. Rzewski
†P. C. Smith
H. K. Wakeman

Deposits go on interest from day of deposit
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws second Wednesday in April

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)
Date of Incorporation, February 14, 1872

Robert H. Gaughen, *President*
~~Robert E. Cass~~, *Treasurer* *

Ashley B. Jones
Charles T. Coleman
Vice Presidents

Margaret R. Santacroce
James V. Miglierini
Assistant Treasurers

William F. Meara, Jr., *Clerk of Corporation*
Robert H. Gaughen, *Chairman of Board*

Trustees

J. Alden
†H. E. Bowmar
*G. F. Brady
*C. T. Coleman
J. V. Consentino
R. H. Gaughen
R. H. Gaughen, Jr.
J. W. Gunville
W. A. Hodges (Hon.)
†J. J. Holland
*A. B. Jones
G. E. Lane
G. E. Lane, Jr.
P. D. MacElhiney
W. F. Meara, Jr.
*R. H. O'Brien
*E. E. O'Leary
E. A. Perry
†B. S. Pratt
R. Reidy
D. M. Tardiff

Deposits go on interest from day of deposit
Dividends are payable tenth day of each month
Annual meeting date as provided for in By-Laws first business day of January

* resigned as Treasurer 10-11-77

Woronoco Savings Bank
31 Court Street
Date of Incorporation, May 5, 1871
Branch Offices
College Highway, Southwick
44 Little River Road

Roger L. Wolcott, *President*
James A. Rogers, *Treasurer*

Asher Nesin
Katherine L. Chapman
James A. Rogers
Lee W. Webersen
Vice Presidents

Lee W. Webersen, *Assistant Treasurer*
Andrew Anderson, *Clerk of Corporation*

Bemis P. Wood
Chairman of the Board

Trustees

J. A. Adams
D. W. Alger
†E. E. Ancelli
A. Anderson
W. S. Anderson
*I. C. Barnes
J. W. Buckley
*R. L. Cantell
*R. D. Carmel
D. D. Earle
H. P. Fowler
F. L. Goodwin
E. A. Jensen (Hon.)
*A. Nesin
†V. A. Rix
G. W. Roraback (Hon.)
†H. L. Ryan
H. Saffer
L. W. Shattuck (Hon.)
E. E. Smith
R. M. Wilcox
R. L. Wolcott
*B. P. Wood

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws third Wednesday in March

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)
Date of Incorporation, March 6, 1868
Branch Office
126 Main Street

F. William Lawton, *President*
George F. Gardner, *Treasurer*

Harold B. Nash
John W. Field
Vice Presidents

Patrick J. Buckley
Arthur R. Connelly
Carl J. Reid
Dorothea M. Scott
Assistant Treasurers

William P. Fillebrown, *Clerk of Corporation*

F. William Lawton
Chairman of Board

Trustees

†G. T. Barnes
*A. O. Bicknell
J. F. Chipman
J. H. Clapp
*H. B. Coleman
C. H. Emilson
*J. W. Field
W. P. Fillebrown
G. F. Gardner
†E. F. Hannafin
*H. Hoffman
*F. W. Lawton
C. A. R. Lewis (Hon.)
U. Motroni
E. W. Moxon (Hon.)
C. W. Nash (Hon.)
*H. B. Nash
N. R. Olander
J. W. O'Donnell (Hon.)
*R. G. Parker
C. P. Pillsbury
A. H. Sandwen
H. E. Scott
†R. L. Steadman

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws fourth Wednesday in March

*Member of Board of Investment
†Member of Auditing Committee

Weymouth Savings Bank
47 Washington Street
Date of Incorporation, February 16, 1833
Branch Office
383 Bridge Street, North Weymouth

George H. Thompson, *President*
Melvin E. Sherman, *Treasurer*

Norman J. Reilly
Raymond C. Warmington
Vice Presidents

Ruth P. Bosien
Robert Bates
Russell C. Albrecht
George J. Saville
Assistant Treasurers

Maynard W. Allard
Clerk of Corporation

Trustees

M. W. Allard
F. Belyea (Hon.)
H. W. Bettinson
A. J. Bilodeau
F. M. Bryant (Hon.)
*T. K. Brydson
*O. D. Chiesa
E. S. Cook
†L. R. Fulton
*E. B. Given, Jr.
E. S. Mapes (Hon.)
D. A. Martin
†W. McClelland
†R. C. Monahan
*I. A. Nelson
*N. J. Reilly
C. Settles
M. E. Sherman
*G. H. Thompson
*R. C. Warmington

Deposits go on interest daily from day of deposit
Dividends are payable March 15, June 15, September 15 and December
Annual meeting date as provided for in By-Laws first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street
Date of Incorporation, February 16, 1888

Joseph W. Bjork, *President*
Reginald A. Conrad, *Treasurer*

Raymond K. Litchfield
Stephen E. Clark
Vice Presidents

George W. Cranford, Jr.
Vice Treasurer

George A. Brouillard
Clerk of Corporation

Warren R. Corliss
Irene R. Smith
Helen A. Hayes
Assistant Treasurers

Trustees

†F. W. Armor
*J. W. Bjork
G. A. Brouillard
*C. P. Burrill
†R. L. Cavicchi
S. E. Clark
W. B. Clark (Hon.)
R. A. Conrad
D. B. Gurney
*T. M. Harding
*H. L. Horte
†R. S. Josselyn
D. F. Leach
*R. K. Litchfield
N. G. MacDonald
C. W. Mann
*W. J. McCarthy
L. W. Ward
*H. C. Young

Deposits go on interest from day of deposit
Dividends are payable 15th day of each month
Annual meeting date as provided for in By-Laws first Tuesday after second Monday of March

FDIC Insured

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets (Haydenville District)
Date of Incorporation, March 17, 1869

Donald R. Packard, *President*
Ralph U. Porter, Jr., *Treasurer*

Russell T. Bisbee
Herbert S. Kellogg
Vice Presidents

June D. Carl
Assistant Treasurer

David P. Healy
Clerk of Corporation

Trustees

J. D. Barrus
R. T. Bisbee
†J. H. Breguet
†R. H. Daniello
*F. C. Davis, Jr.
R. E. Duda
*O. Grife
D. P. Healy
*H. S. Kellogg
†F. H. Loud
D. S. Outhuse
*D. R. Packard
L. H. Packard
*R. B. Smith
D. Tyler

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15, April 15, July 15 and October 15
Annual meeting date as provided for in By-Laws first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street
Date of Incorporation, April 6, 1892

Edward B. Briggs, *President*
Raymond A. Mason, *Treasurer*

Thomas M. McMahon
Vice President

Lila L. Niles
Robert L. Barschdorf
Assistant Treasurers

Edward C. Gagnier
Clerk of Corporation

Trustees

*E. B. Briggs
E. J. Brundage
†J. A. Burnett
W. R. Clark
J. P. English
E. C. Gagnier
S. E. Gardner (Hon.)
*J. H. Gordon
*S. P. Graham
*P. S. Hart
R. A. Mason
T. M. McMahon
†N. Phelps
W. W. Rudman (Hon.)
G. E. Smith
†L. S. Towne
L. G. Treadway (Hon.)
*P. P. Welanetz

Deposits go on interest from day of deposit
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws last Monday in September

WINCHENDON

Winchendon Savings Bank
112 Central Street
Date of Incorporation, March 31, 1854

Arnold E. Anderson, *President*
Robert F. King, Jr., *Treasurer*

Robert F. King, Jr.
Karl M. Parks
Marshall W. Smith
Vice Presidents

Dorothy Solander
Assistant Treasurer

Robert V. McDonald
Clerk of Corporation

Trustees

*C. H. Abbott
*A. E. Anderson
*M. R. Bateman
†E. J. Dionne
C. D. Eldredge (Hon.)
*F. E. Hall
R. F. King, Jr.
R. R. Marr
R. V. McDonald
R. R. Mathieu
K. M. Parks
L. P. Prance (Hon.)
†H. R. Richards
A. B. Skelton
*M. W. Smith
†J. W. Townsend
J. J. Witt (Hon.)

Deposits go on interest day of deposit to day of withdrawal
Dividends are payable last business day of each month
$h0000Annual meeting date as provided for in By-Laws first Wednesday in December

*Member of Board of Investment
†Member of Auditing Committee

4-25-75

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street
Date of Incorporation, March 3, 1871

~~Pres.~~ ~~Gibson~~ Robert B. Nickerson
President

~~James F. Dwinell, Jr.~~ J. C. Cioni
~~Arnold M. Gibson~~
Treasurer

William J. Speers, Jr.
Vice President

Joseph C. Cioni
W. Donald Maxwell
Assistant Treasurers

Austin Broadhurst
Clerk of Corporation

James F. Dwinell, Jr.
Chairman of Board

Trustees

C. W. Bennett (Hon.)
A. Broadhurst
H. Chadwick
J. C. Cioni
W. L. Davis (Hon.)
*J. F. Dwinell, Jr.
A. O. Eaton
M. T. Freeman
E. V. French (Hon.)
A. M. Gibson
J. M. Harrington, Jr.
R. W. Hatch (Hon.)
E. E. Hicks
*G. H. Hood, Jr.
†B. J. Johnson
R. B. Kittredge
†G. A. Marks
A. L. Nichols
*H. K. Porter
L. F. Sargent
*W. J. Speers, Jr.
*P. P. Wadsworth
J. B. Willing
†J. R. Willing

Deposits go on interest from day of deposit
Dividends are payable last business day of January, April, July and October
Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP

Winthrop Savings Bank
25 Bartlett Road
Date of Incorporation, March 16, 1914

Edward R. Thomas
President

Miriam L. Flinn
Treasurer

Kenneth B. Feeney
Arthur J. Soper
Harold J. Hyatt
Vice Presidents

Alice J. Mackey
Florence R. Cummings
Assistant Treasurers

Ernest E. Hardy
Clerk of Corporation

Edward R. Thomas
Chairman of Board

Trustees

*D. M. Boylan
*T. F. Eldracher
J. W. Etherington
K. B. Feeney
M. L. Flinn (Hon.)
J. Gregorie
E. E. Hardy
J. M. Harvey
A. W. Hodges (Hon.)
†E. M. Howard
*H. J. Hyatt
†A. B. Marsh
*J. M. Milne
H. Rand, Jr.
*A. J. Soper
E. R. Thomas
†J. K. Weiner

Deposits go on interest tenth business day of each month
Dividends are payable 10th day of each month
Annual meeting date as provided for in By-Laws first business day of January

WOBURN

Woburn Five Cents Savings Bank
19 Pleasant Street
Date of Incorporation, April 7, 1854
Branch Office
North Woburn Shopping Plaza at Routes 38 & 128

Vernon W. Parkhurst
President
President
Treasurer

Alfred E. Ekberg
Treasurer

Charles A. Mahoney
Kenneth B. Williams
Vice Presidents

Henry W. Stenquist, Jr.
William E. Harvey
James E. Meehan, Jr.
Assistant Treasurers

Frank W. French, Jr.
Clerk of Corporation

Trustees

A. E. Ekberg
*R. J. Farrell
†F. W. French, Jr.
†E. C. Holland
D. B. Johnson
*R. E. Lentz
*C. A. Mahoney
J. T. Martin, Jr.
†G. M. Palage
*V. W. Parkhurst
A. A. Veno, Jr.
*K. B. Williams

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st of each month
Annual meeting date as provided for in By-Laws second Tuesday in April

WORCESTER

Bay State Savings Bank
28-32 Franklin Street
Date of Incorporation, March 9, 1895

John J. Curran
President

Patricia A. Naumnik
Treasurer

Francis J. Sullivan
Vice President

Mary Ann Riley
Assistant Treasurer

James J. Marshall
Clerk of Corporation

Kenneth P. Higgins
Chairman of Board

Trustees

*J. P. Coakley
†W. M. Conlin
R. V. Corsini
*J. J. Curran
W. B. Dennen (Hon.)
C. N. Dewey
R. J. Donoghue
E. F. Donohue (Hon.)
J. F. Gallo
*F. S. Harvey
*K. P. Higgins
†R. J. Harris
V. M. Hynes
†J. J. Kelly
J. J. Ladden (Hon.)
D. H. Letendre
J. J. Marshall
N. L. Onorato
H. G. Prunier (Hon.)
*R. C. Reidy
T. S. Shea (Hon.)
E. E. St. George
M. Stepanski
*F. J. Sullivan
J. A. Toomey
I. J. Yarock

Deposits go on interest from day of deposit to day of withdrawal
Dividends are payable 1st day of each month
Annual meeting date as provided for in By-Laws first Thursday of June

*Member of Board of Investment
†Member of Auditing Committee

Consumers Savings Bank
316 Main Street
Date of Incorporation, April 10, 1854
Branch Offices
21 Central Square, Grafton
1057 Main Street, Holden
567 Main Street, Shrewsbury
586 West Boylston Street
Center of Auburn Mall, Auburn
54 Franklin Street
615 Park Avenue

Ronald W. Haselton
President

Thomas S. Zocco
Treasurer

Ralph W. Hager
Exec. Vice President

John J. O'Brien, Jr.
Vice Treasurer

Thomas S. Zocco
Albert E. Belanger
Donald L. Hall
Vice Presidents

Robert M. McKenzie
Roger A. Starbard
Assistant Treasurers

I. J. Donahue
~~Edward H. Coghlin~~
Clerk of Corporation

George R. Frye
Wesley W. Sayer
Asst. Vice Presidents

Trustees

G. M. Betterley
H. M. Booth (Hon.)
D. P. Butler
E. B. Coghlin
G. A. Chamberlain, III
†R. S. Davis
I. J. Donahue, Jr.
R. J. Forkey
†J. H. Greenaway, Jr.
R. W. Hager
F. L. Harrington, Sr.
*R. W. Haselton
R. M. Hyde
W. C. Lane, Jr.
†D. E. Lloyd
L. H. Lougee
*R. K. Massey
G. T. Miller
J. R. Nedder
*G. A. O'Brien
P. M. Purrington (Hon.)
A. B. Reed (Hon.)
*R. Washburn
G. C. Whitney
T. S. Zocco

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Monday in January

People's Savings Bank
~~People's Mechanics Savings Bank~~
450 Main Street
Date of Incorporation, May 13, 1864
Branch Offices
315 Main Street
Lincoln Plaza
Webster Square Plaza
Auburn Plaza, Auburn
West Boylston Street, West Boylston
West Meadow Plaza, Westboro

H. Waite Hurlburt
President

~~Roderick H. McColl~~ Russell A Thompson
Treasurer * Sept 1, 77

Nathan T. Bascom
Richard B. Jeffrey
Roger W. LeBlanc
Roderick H. McColl
George C. Rand, Jr.
Vice Presidents

Russell A. Thompson
Vice Treasurer

Richard G. Covello
Ralph C. Croteau
Thomas S. Rogers
C. Skeels Thompson, Jr.
Assistant Treasurers

Lawrence J. Bouchard, Jr.
Sam H. Hokkanen
Allyn W. Krom
Ernest C. Sprague
Asst. Vice Presidents

Evelyn B. Howe
Clerk of Corporation

Nathan T. Bascom
Chairman of Board

Trustees

L. Anderson
R. B. Ayres
E. G. Bagley
J. L. Barsky
*N. T. Bascom
J. C. Bath
†F. T. Blake, Jr.
R. W. Booth
*H. C. Borger
R. S. Bowditch
C. R. Brownell (Hon.)
†J. Z. Buckley
J. R. Carter
J. W. Coghlin (Hon.)
J. J. Connor, Jr.
R. U. Cross (Hon.)
G. G. DeMallie
W. P. Densmore
F. H. Dewey, Jr. (Hon.)
F. H. Dewey, III
H. B. Dewey
J. P. Franklin (Hon.)
H. Gooch, Jr.
W. G. Hall (Hon.)
P. H. G. Harris
*R. H. Harris
G. W. Hazzard
C. D. Heywood (Hon.)
P. B. Heywood (Hon.)
W. E. Hildick
*H. W. Hurlburt
R. B. Hutchins
†L. C. Iandoli
R. V. Kesseli
C. Knight, Jr.
R. H. McColl
D. J. Milliken
T. R. Mountain
*P. R. O'Connell
†N. R. Olson
*O. R. Rudnick
*R. J. Rutherford
R. E. Secord (Hon.)
G. Sessions
F. W. Seymour (Hon.)
†N. L. Sharfman
C. M. Stanley (Hon.)
R. M. Stobbs
M. E. Tuller (Hon.)
C. C. Turner
L. Wald (Hon.)
A. T. Wall (Hon.)
R. M. Wall
*W. J. Whipple
A. N. Whiting
N. S. Wood

Deposits go on interest from day of deposit
Dividends are payable last business day of each month
Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment
†Member of Auditing Committee

Worcester County Institution for Savings
365 Main Street
Date of Incorporation, February 8, 1828
Branch Offices
365 Main Street
500 Pleasant Street
29 West Boylston Street
353 Grafton Street
651 Chandler Street
South Plaza Shopping Center
White City Shopping Center, Shrewsbury
427 Main Street

Bartow Kelly
President

James D. Watt
Treasurer

Stanley G. Quackenbush

Donald G. Anderson

James D. Watt
Frank A. Brown
Harold Cabot, Jr.
Carl E. MacKay
William L. Wallace
Vice Presidents

Joyce F. Cook
Robert W. Eaton
Ronald M. Fortin
Thomas E. Hillsgrove
Richard J. LaPlant
Henry A. Rodowicz
Assistant Treasurers

William H. Barrows
Asst. Vice President

George Avery White, Jr.
Clerk of Corporation

Trustees

R. C. Achorn
H. A. Bowditch
E. L. Clifford
*A. W. Conti
R. Cushman
G. S. Davis
P. Fletcher
R. A. Fournier, Jr.
R. F. Gow
J. N. Heald, II
†R. G. Hess
D. Hight
H. B. Jefferson
*B. Kelly
F. J. McGrath
*R. W. Mirick
†J. F. Mitchell
*R. R. Neilson
*J. F. O'Keefe
C. Riley
W. H. Sawyer
P. F. Schlaikjer
†A. W. Smith
R. W. Stoddard
B. C. Wheeler
G. A. White, Jr.
K. R. Woodbury

Deposits go on interest from day of deposit
Dividends are payable last Monday of each month
Annual meeting date as provided for in By-Laws fourth Tuesday of January

YARMOUTH

Bass River Savings Bank
307 Main Street (South Yarmouth District)
Date of Incorporation, April 15, 1874
Branch Offices
338 Main Street, Hyannis
Route 28 Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville
Cape Cod Mall, Hyannis
Cranberry Cove Shopping Plaza, Orleans

LeRoy W. Long
President

Carroll V. Murdock
Treasurer

Carroll V. Murdock
Thurlow B. Bearse
Sumner I. Lawrence
Vice Presidents

Stafford I. Burnell
Theodore W. Crosby
Thomas D. Keane
Theodore G. Meinerth
E. Richard Sandstrand
Assistant Treasurers

George F. Barabe
Frank Y. Sorensen
Asst. Vice Presidents

LeRoy W. Long
Chairman of Board

William P. Swift
Clerk of Corporation

Trustees

E. W. Ambrose
J. E. Barnard, Jr.
*T. B. Bearse
R. C. Cottrell
E. G. Cross
N. Crowell (Hon.)
†E. R. Greene
H. L. Hayes, Jr.
G. B. Kelley
J. A. Lemos
*L. W. Long
A. L. Lovequist
*R. C. Macallister
C. V. Murdock
†J. M. Newkirk, Jr.
J. R. Peterson
†R. F. Raddin
A. E. Strock
W. P. Swift
L. Warren
E. M. Webster
N. E. Welch
G. B. Weston
*E. C. Winslow, Jr.

Deposits go on interest from day of deposit
Dividends are payable 1st business day of each month
Annual meeting date as provided for in By-Laws second Monday in April

*Member of Board of Investment
†Member of Auditing Committee

BOSTON

Mutual Savings Central Fund, Inc.
50 Congress Street, Boston
Date of Incorporation, March 2, 1932

Edward P. Clark
President

Edward F. Barrett, Jr.
Treasurer

Albert A. Conrad, Jr.
Exec. Vice President

Philip J. Coady
Assistant Treasurer

James W. Hull
Vice President

Santo P. Pasqualucci
Director of Research

Chester W. Hardy
Clerk of Corporation

Directors

A. W. Archibald
R. C. Bigelow
L. R. Campbell
*E. P. Clark
P. J. Coady
J. McP. Collins
*R. G. Granger
*C. W. Hardy
R. M. Henderson
*J. W. Hull
E. M. Kehoe
*B. Kelly
*G. J. King
J. R. Mercer, Jr.
F. C. Newhall
D. A. Nyman
J. H. Pramberg, Jr.
J. T. Ransom
*C. H. Stevens, Jr.
C. A. Stone
R. L. Wolcott

Savings Bank Investment Fund
50 Congress Street, Boston
Date of Incorporation, August 8, 1945

Stanwood D. Evans
President

Robert W. Garver
Treasurer

Keith G. Willoughby
Vice Presidnet

H. S. Payson Rowe
Assistant Treasurer

Albert A. Conrad, Jr.
Clerk of Corporation

Directors

*N. T. Bascom
L. R. Campbell
*S. D. Evans
B. K. Garceau
R. W. Garver
T. H. Hanchett
L. S. Hayden
H. S. P. Rowe
W. H. Smith, 2nd
W. R. Spaulding
*K. G. Willoughby

Savings Banks Employees Retirement Association
~~111 Devonshire Street, Boston~~
Date of Incorporation, February 3, 1944

Frank L. Nickerson
President

Arthur C. Murray
Treasurer

R. Gordon Archibald
Exec. Vice President and Secretary

Luke S. Hayden
Vice President

Trustees

D. A. Bogle
*M. W. Brown
H. E. Fasser
J. J. Gallivan
*J. H. Guluzian
*T. H. Hanchett
*L. S. Hayden
R. M. Henderson
*H. W. Hurlburt
W. A. Kinell, Jr.
W. L. Macaulay
*A. C. Murray
*F. L. Nickerson
G. W. Olson
W. R. Spaulding
G. H. Thompson

50 Congress St.,
Suite 425
Boston 02109

*Member of Board of Investment
†Member of Auditing Committee

ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS,

INSTITUTIONS FOR SAVINGS,

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

AND

SAVINGS BANKS EMPLOYEES

RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1972

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
	Assets		
1	Cash, checks and items	$43,749.28	220,680.69
2	Due from banks	204,360.58	534,032.82
3	Chapter 168, s. 51A	490,698.47	—
4	U.S. Government obligations, direct and fully guaranteed	1,983,297.73	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,750,253.33	3,601,120.01
7	Bank and fire insurance company stocks, etc.	2,108,800.09	818,487.92
8	Federal Funds sold	250,000.00	—
9	Real estate loans (conventional)	19,383,621.20	15,120,175.94
10	G.I. loans (in-state)	2,254,501.68	925,610.16
11	F.H.A. loans (in-state)	2,532,805.88	308,864.50
12	G.I. loans (out-of-state)	—	1,117,737.70
13	F.H.A. loans (out-of-state)	1,326,824.63	250,169.41
14	Personal loans	274,707.36	1,334,209.49
15	Other loans	406,150.55	877,399.95
16	Banking premises	71,804.47	189,478.96
17	Furniture and fixtures	61,062.14	95,319.12
18	Other real estate owned, etc.	—	(156.27)
19	Taxes and insurance paid on mortgaged properties	1,658.00	1,723.31
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	26,063.78	18,557.53
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	126,725.76	65,368.31
24	Total	**$36,297,085.93**	**$25,478,780.55**
	Liabilities		
25	Ordinary deposits	$24,451,451.79	15,514,732.61
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	1,739,836.03	4,980,314.09
28	Systematic Savings Account deposits	—	79,235.85
29	Term Deposit Accounts	5,864,957.35	2,428,992.41
30	Club deposits	7,685.25	5,647.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	99,512.25	184,077.50
34	Due to mortgagors	86,661.93	286,288.56
35	Mortgagors' payments not applied	477,261.09	19,832.36
36	Net interim income	171,963.39	—
37	All other liabilities	24,582.42	31,875.28
38	Guaranty Fund	1,455,800.00	972,290.03
39	Percentage to total deposits	4.54	4.23
40	Other surplus accounts	1,917,374.43	975,494.86
41	Percentage to total deposits	5.98	4.24
42	Total	**$36,297,085.93**	**$25,478,780.55**
	General Information		
43	Number of deposit accounts October 31, 1971	7,495	7,837
44	Number of deposit accounts opened during period	1,314	1,453
45	Number of deposit accounts closed during period	878	930
46	Number of accounts October 31, 1972	7,931	8,360
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,666,411.17	$1,149,067.06
49	Number of deposits made during period	31,386	27,212
50	Number of withdrawals made during period	16,205	14,288
51	Amount deposited during period	$12,326,865.92	$8,723,393.92
52	Amount withdrawn during period	$11,163,963.65	$6,796,189.53
53	Average amount in each account	$4,042.00	$2,752.00
54	Number of real estate loans October 31	1,942	1,721
55	Average real estate loan	$13,130.00	$10,298.00
56	Number of other loans October 31	406	1,405
57	Average other loan	$1,677.00	$1,574.00
58	*Gross income received during period	$2,374,014.09	$1,564,024.03
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$184,154.43	$101,654.67
60	*Bank building occupancy	32,337.69	18,300.97
61	Advertising	25,307.45	16,408.60
62	Contributions, etc.	4,808.38	4,105.73
63	State tax	30,521.69	9,871.80
64	Miscellaneous	112,002.63	130,670.42
65	Total of above costs per $1,000 of deposits	12.13	12.22

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
$52,009.56	$416,985.39	$173,898.17	$588,178.50	$39,687.28	1
261,341.34	522,252.55	355,886.69	608,737.92	207,232.90	2
—	313,586.32	577,993.97	1,340,026.25	—	3
3,067,878.38	2,099,423.58	3,209,350.78	3,680,136.81	5,148,667.63	4
—	—	—	4,282,559.40	—	5
4,693,267.82	14,085,121.07	10,149,034.19	50,477,775.03	8,456,726.18	6
1,456,782.85	3,468,556.14	3,581,839.62	6,449,580.01	1,455,915.07	7
—	1,200,000.00	2,500,000.00	700,000.00	750,000.00	8
7,379,592.17	49,763,026.33	48,271,489.69	37,143,872.96	13,382,031.70	9
151,938.81	2,269,164.29	5,449,751.94	8,842,818.87	107,006.71	10
—	2,007,467.43	5,023,970.55	5,919,593.84	—	11
—	2,303,834.98	1,546,829.08	1,837,742.10	742,915.76	12
—	3,076,875.93	1,691,204.97	1,549,434.41	656,980.22	13
—	177,239.65	2,105,867.15	5,106,163.89	22,650.39	14
216,949.20	1,161,022.38	2,266,285.73	579,986.82	599,312.91	15
36,762.25	864,769.71	381,986.49	434,234.76	40,981.29	16
16,726.43	182,263.46	161,461.82	232,756.71	8,602.33	17
53,541.15	—	21,972.07	—	2,000.00	18
868.65	205.00	—	28,233.88	—	19
—	1,087.64	—	47,074.11	61,387.16	20
20,638.41	45,141.58	53,980.40	70,464.47	18,606.96	21
1.00	1.00	1.00	1.00	1.00	22
4,953.63	6,304.13	848,928.55	316,478.07	8,488.79	23
$17,413,251.65	**$83,964,328.56**	**$88,371,732.86**	**$130,235,849.81**	**$31,709,194.28**	24
$14,423,426.87	$43,843,693.37	$48,850,037.34	$84,966,664.07	$18,664,943.57	25
—	626,530.92	—	—	—	26
826,243.42	26,182,395.46	22,297,711.10	31,408,476.08	7,902,864.06	27
—	—	—	—	—	28
—	5,211,952.97	9,397,666.53	3,032,229.98	1,930,100.00	29
—	259,296.76	430.50	—	19,736.91	30
—	—	—	—	—	31
—	—	—	—	—	32
—	134,437.91	363,153.51	505,099.24	74,109.45	33
179,723.44	1,710,385.42	1,061,497.96	849,092.50	60,419.27	34
117,908.43	187,709.86	396,848.74	781,205.03	31,300.24	35
29,471.56	405,662.91	—	—	—	36
1,137.62	40,782.18	118,222.13	327,936.84	4,004.16	37
966,669.00	2,172,533.88	2,890,816.62	4,329,934.14	1,529,500.00	38
6.33	3.56	3.59	3.63	5.36	39
868,671.31	2,648,946.92	2,995,348.43	4,035,211.93	1,492,216.62	40
5.69	3.47	3.72	3.38	5.23	41
$17,413,251.65	**$83,964,328.56**	**$88,371,732.86**	**$130,235,849.81**	**$31,709,194.28**	42
6,235	25,357	22,708	41,818	9,009	43
658	6,960	5,302	6,348	710	44
556	4,855	3,437	4,895	766	45
6,337	27,462	24,573	43,271	8,953	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$750,528.72	$3,760,811.60	$4,046,965.94	$6,063,561.35	$1,464,522.27	48
18,670	112,321	115,033	183,655	22,416	49
9,369	90,675	59,652	97,541	13,287	50
$5,135,346.79	$43,775,371.39	$42,623,304.89	$57,017,815.92	$6,352,393.07	51
$4,471,604.05	$37,401,811.71	$35,259,847.73	$50,405,329.12	$6,370,044.87	52
$2,406.00	$2,763.00	$3,278.00	$2,760.00	$3,183.00	53
720	3,057	3,537	3,945	1,259	54
$10,460.00	$19,437.00	$17,524.00	$14,016.00	$11,826.00	55
133	586	2,300	3,844	186	56
$1,631.00	$2,284.00	$1,901.00	$1,479.00	$3,343.00	57
$1,030,357.04	5,074,344.05	5,675,511.37	8,027,635.17	2,000,963.75	58
$64,791.72	$305,625.85	$396,420.87	$537,975.89	$77,350.03	59
18,096.55	123,427.78	73,724.14	118,592.30	16,844.87	60
5,872.94	29,307.49	60,416.64	36,674.44	7,612.24	61
60.00	1,325.00	17,794.83	16,417.95	1,450.00	62
17,719.04	64,713.92	83,722.14	138,491.84	33,555.76	63
52,220.75	223,835.84	287,880.79	368,402.26	59,739.86	64
10.41	9.86	11.42	10.19	6.90	65

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
	Assets		
1	Cash, checks and items	$84,563.75	$16,136.59
2	Due from banks	163,796.24	(14,572.08)
3	Chapter 168, s. 51A	—	23,125.00
4	U.S. Government obligations, direct and fully guaranteed	604,762.00	520,940.04
5	State, county and municipal obligations	1,999.90	—
6	Other bonds, notes and debentures	5,205,930.08	1,684,404.87
7	Bank and fire insurance company stocks, etc.	870,199.26	474,250.96
8	Federal Funds sold	1,500,000.00	—
9	Real estate loans (conventional)	20,489,711.35	6,329,924.09
10	G.I. loans (in-state)	13,167.31	—
11	F.H.A. loans (in-state)	56,776.37	—
12	G.I. loans (out-of-state)	748,127.18	—
13	F.H.A. loans (out-of-state)	682,670.46	—
14	Personal loans	—	—
15	Other loans	757,591.52	249,835.79
16	Banking premises	30,970.02	66,654.15
17	Furniture and fixtures	21,523.07	4,541.77
18	Other real estate owned, etc.	1,319.00	—
19	Taxes and insurance paid on mortgaged properties	—	11,766.35
20	Mortgage acquisition costs	889.35	—
21	Mutual Savings Central Fund, Inc.	16,685.21	8,852.00
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	140,795.67	15,766.35
24	Total	**$31,391,478.74**	**$9,391,626.88**
	Liabilities		
25	Ordinary deposits	$23,725,604.43	8,154,237.01
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	1,922,244.00	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,325,687.67	—
30	Club deposits	130,686.40	20,908.00
31	Borrowed money	—	100,000.00
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	42,644.02	—
34	Due to mortgagors	439,664.46	85,102.41
35	Mortgagors' payments not applied	106,622.03	15,206.10
36	Net interim income	293,731.87	16,868.79
37	All other liabilities	(61,021.18)	4,803.93
38	Guaranty Fund	1,188,810.00	478,010.99
39	Percentage to total deposits	4.23	5.85
40	Other surplus accounts	1,276,805.04	516,489.65
41	Percentage to total deposits	4.54	6.32
42	Total	**$31,391,478.74**	**$9,391,626.88**
	General Information		
43	Number of deposit accounts October 31, 1971	8,836	3,230
44	Number of deposit accounts opened during period	1,512	252
45	Number of deposit accounts closed during period	1,159	172
46	Number of accounts October 31, 1972	9,189	3,310
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼
48	Amount of all dividends paid during period	$1,348,005.62	$411,093.96
49	Number of deposits made during period	1,512	6,745
50	Number of withdrawals made during period	1,159	3,888
51	Amount deposited during period	$16,018,287.74	$1,852,721.61
52	Amount withdrawn during period	$13,058,535.56	$1,986,055.15
53	Average amount in each account	$3,044.00	$2,463.00
54	Number of real estate loans October 31	1,735	1,029
55	Average real estate loan	$12,675.00	$6,152.00
56	Number of other loans October 31	318	141
57	Average other loan	$2,382.00	$1,771.00
58	*Gross income received during period	$1,958,061.42	**$585,989.69**
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$79,935.43	37,251.33
60	*Bank building occupancy	16,079.47	9,192.62
61	Advertising	4,674.05	4,011.07
62	Contributions, etc.	2,364.96	511.05
63	State tax	23,173.00	7,497.22
64	Miscellaneous	74,853.32	21,062.02
65	Total of above costs per $1,000 of deposits	7.19	9.75

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

BELMONT	BEVERLY	BOSTON			
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK	
639,674.29	147,499.08	1,081,322.15	3,188,345.71	653,853.86	1
323,652.51	336,991.31	964,649.61	2,001,465.83	2,163,258.93	2
167,289.31	—	65,084.00	6,854,303.72	900,854.86	3
901,687.52	2,103,437.50	90,633,737.74	21,135,256.43	942,327.01	4
—	—	1,009,921.75	282,013.50	—	5
10,009,062.77	16,103,751.03	128,124,587.22	140,011,179.02	36,975,499.87	6
2,150,036.19	4,344,377.86	12,689,134.07	29,348,386.26	12,648,112.17	7
150,000.00	—	28,040,000.00	3,900,000.00	6,600,000.00	8
20,656,349.82	46,584,814.75	264,433,965.91	277,790,753.23	135,691,026.74	9
3,850,811.40	16,350,841.87	59,786,003.70	24,728,465.26	13,072,864.60	10
2,139,810.67	7,798,359.15	47,074,695.12	28,921,305.71	18,552,464.37	11
1,671,185.17	—	85,403,248.13	36,642,881.63	12,416,134.46	12
884,649.01	—	100,662,670.04	54,211,152.91	13,296,012.90	13
161,329.78	1,729,610.67	4,120,495.91	2,743,285.97	1,613,506.86	14
745,010.33	1,507,892.94	14,460,832.90	14,735,187.26	2,482,625.01	15
416,587.25	167,079.54	6,177,774.95	2,858,271.28	743,722.44	16
84,018.63	173,137.47	960,009.09	435,890.71	286,787.49	17
—	257,733.62	2,049,063.26	295,942.62	457,739.53	18
—	2,924.70	—	—	—	19
3,317.56	33,767.86	364,834.81	177,688.47	6,952.22	20
21,290.07	57,430.82	630,139.72	399,600.27	168,666.54	21
3,500.00	1.00	—	1.00	2.00	22
283,256.50	65,810.20	4,204,634.54	1,624,922.01	2,115,937.03	23
$45,262,518.78	**$97,765,461.37**	**$852,936,804.62**	**$652,286,298.80**	**$261,788,348.89**	24
$33,923,694.33	$77,845,734.09	$477,385,315.27	$339,279,090.89	$150,426,595.39	25
—	—	—	—	—	26
8,096,346.42	2,531,792.40	181,946,051.00	167,292,823.43	54,290,166.59	27
—	—	—	—	—	28
—	7,619,852.44	77,763,254.00	73,464,157.90	19,721,136.02	29
—	—	—	25,230.02	6,985.00	30
—	—	—	500,000.00	—	31
—	—	—	—	—	32
70,380.41	228,519.91	4,384,612.39	6,076,369.19	866,588.55	33
3,000.00	655,407.20	26,395,644.06	7,595,616.50	3,815,763.67	34
161,836.86	448,938.83	25,184,239.29	14,412,760.55	11,196,622.52	35
144,113.73	304,419.35	1,846,329.00	1,588,651.75	670,339.66	36
98,980.82	161,958.13	2,583,840.72	870,314.26	419,134.13	37
1,505,100.00	4,104,300.00	32,806,400.00	19,273,473.00	10,150,380.00	38
3.58	4.66	4.45	3.32	4.52	39
1,259,066.21	3,864,539.02	22,641,118.89	21,907,811.31	10,224,637.36	40
3.00	4.39	3.07	3.78	4.56	41
$45,262,518.78	**$97,765,461.37**	**$852,936,804.62**	**$652,286,298.80**	**$261,788,348.89**	42
13,120	27,050	168,228	115,639	72,007	43
2,008	4,501	27,472	37,878	10,818	44
1,426	4,586	22,771	18,142	11,042	45
13,702	26,965	172,929	135,375	71,783	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$2,037,828.14	4,489,598.07	37,859,582.10	27,464,925.11	11,788,224.97	48
56,304	132,126	616,476	458,071	241,458	49
30,008	86,11	448,464	240,602	152,542	50
$17,338,259.35	$38,092,478.57	$224,121,883.73	$236,182,526.42	$63,364,111.09	51
$13,524,345.53	35,552,131.13	$187,634,064.52	$164,948,683.89	$62,617,984.54	52
$3,067.00	$3,263.00	$4,262.00	4,285.00	$3,127.00	53
1,525	4,618	32,127	16,559	10,284	54
$19,149.00	$15,317.00	$17,349.00	$25,510.00	$18,770.00	55
263	2,125	5,323	4,124	2,055	56
$3,446.00	$1,524.00	$3,491.00	$4,238.00	$1,993.00	57
$2,938,337.42	$6,341,667.14	$48,540,437.21	$37,156,582.52	$17,076,807.37	58
$213,218.25	370,750.50	$2,007,622.22	1,876,414.04	$814,588.57	59
60,337.45	53,766.00	1,068,542.05	597,429.45	278,620.45	60
6,675.74	43,463.19	426,469.40	440,168.05	148,879.12	61
8,277.58	10,845.00	2,411.30	53,968.92	13,650.00	62
37,418.49	88,130.00	848,700.00	598,687.33	212,771.92	63
119,159.36	294,396.94	1,438,355.99	1,043,078.16	577,598.98	64
10.60	9.78	7.85	7.94	9.11	65

		BOSTON	
		EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK
	Assets		
1	Cash, checks and items	$200,265.03	$143,261.73
2	Due from banks	174,149.91	207,623.55
3	Chapter 168, s. 51A	—	—
4	U.S. Government obligations, direct and fully guaranteed	1,186,593.75	4,825,307.23
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	16,396,901.56	19,940,578.14
7	Bank and fire insurance company stocks, etc.	6,417,010.68	6,130,319.50
8	Federal Funds sold	—	500,000.00
9	Real estate loans (conventional)	29,832,499.19	32,040,722.60
10	G.I. loans (in-state)	7,745,367.18	527,631.82
11	F.H.A. loans (in-state)	6,743,528.07	856,481.37
12	G.I. loans (out-of-state)	13,418,651.23	445,489.30
13	F.H.A. loans (out-of-state)	11,048,138.04	1,462,242.14
14	Personal loans	208,918.72	—
15	Other loans	998,366.23	626,006.81
16	Banking premises	327,702.69	54,212.39
17	Furniture and fixtures	106,541.35	45,319.57
18	Other real estate owned, etc.	147,466.00	—
19	Taxes and insurance paid on mortgaged properties	—	41,413.58
20	Mortgage acquisition costs	70,329.89	37,449.77
21	Mutual Savings Central Fund, Inc.	53,167.21	47,145.80
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	261,590.49	181,802.45
24	Total	**$95,337,188.22**	**$68,113,008.75**
	Liabilities		
25	Ordinary deposits	$69,823,130.86	$46,215,131.75
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,119,968.67	2,972,830.45
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	4,335,200.28	9,849,174.67
30	Club deposits	310,652.36	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	1,114,270.29	2,112.50
34	Due to mortgagors	196,413.65	—
35	Mortgagors' payments not applied	285,124.24	246,312.28
36	Net interim income	311,469.93	—
37	All other liabilities	128,992.89	17,225.88
38	Guaranty Fund	4,100,509.00	4,046,780.00
39	Percentage to total deposits	4.79	6.85
40	Other surplus accounts	3,611,456.05	4,763,441.22
41	Percentage to total deposits	4.22	8.07
42	Total	$95,337,188.22	**$68,113,008.75**
	General Information		
43	Number of deposit accounts October 31, 1971	24,905	12,974
44	Number of deposit accounts opened during period	3,441	1,289
45	Number of deposit accounts closed during period	3,313	2,523
46	Number of accounts October 31, 1972	25,033	11,740
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$4,425,742.89	$3,239,988.06
49	Number of deposits made during period	87,613	22,947
50	Number of withdrawals made during period	43,255	17,933
51	Amount deposited during period	$27,434,313.39	$13,476,623.48
52	Amount withdrawn during period	$26,557,634.88	17,531,768.54
53	Average amount in each account	3,407.00	5,029.00
54	Number of real estate loans October 31	5,515	1,959
55	Average real estate loan	$12,473.00	18,036.00
56	Number of other loans October 31	742	119
57	Average other loan	$1,627.00	5,261.00
58	*Gross income received during period	$6,058,380.82	4,290,631.85
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$393,629.40	233,404.76
60	*Bank building occupancy	108,964.86	43,076.07
61	Advertising	26,782.59	52,107.38
62	Contributions, etc.	2,450.00	6,774.63
63	State tax	119,339.28	69,573.75
64	Miscellaneous	216,579.86	120,932.93
65	Total of above costs per $1,000 of deposits	10.17	8.91

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

BOSTON

GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK	
224,772.51	32,846.71	440,402.07	403,164.33	24,746.59	1
2,509,135.25	141,028.40	2,621,917.28	481,103.74	60,845.96	2
—	307,006.69	755,238.38	—	20,946.30	3
4,392,058.87	442,870.42	10,250,606.36	4,280,480.79	—	4
—	—	—	1,228,461.84	—	5
14,583,273.38	5,966,187.66	62,180,774.56	26,870,608.01	985,096.26	6
262,797.50	525,510.82	10,225,990.40	2,374,955.51	355,890.61	7
—	300,000.00	10,600,000.00	450,000.00	375,000.00	8
19,229,510.80	13,309,253.70	74,607,218.94	8,415,396.89	3,972,965.81	9
2,761,544.77	745,203.82	88,060,582.65	2,343,323.58	739,878.17	10
1,833,523.82	425,488.17	82,377,585.19	2,047,626.40	—	11
618,593.16	577,652.21	16,786,644.00	1,851,677.76	—	12
112,078.29	477,658.56	22,731,463.34	3,357,663.82	—	13
—	131,811.84	1,555,838.56	274,276.45	2,856.99	14
744,100.41	204,571.54	3,273,038.09	181,633.09	265,780.75	15
372,395.72	80,909.66	—	275,981.77	—	16
65,502.73	40,365.73	193,753.79	54,861.60	23,500.00	17
—	962.76	260,230.17	1,952.10	28,564.06	18
55.99	279.00	—	—	100.00	19
2,713.48	4,420.99	343,831.73	—	—	20
44,933.99	11,117.84	244,377.65	29,349.52	6,141.72	21
1.00	4,745.77	24,246.14	1.00	1.00	22
61,577.64	86,281.71	2,585,974.17	10,837.51	6,777.35	23
$47,818,569.31	**$23,816,174.00**	**$390,119,713.47**	**$54,933,355.71**	**$6,869,091.57**	24
24,358,037.56	12,772,483.12	247,651,021.99	34,940,251.75	2,881,547.71	25
—	—	—	—	—	26
11,883,540.27	6,016,557.77	56,124,353.77	10,997,654.37	2,848,948.95	27
—	—	—	—	—	28
5,007,070.79	3,245,935.50	41,813,152.45	2,425,664.44	—	29
—	2,387.93	160,300.11	160,008.00	7,514.00	30
—	—	—	—	—	31
—	—	—	—	—	32
7,858.01	62,889.55	1,420,683.13	174,076.99	837.28	33
50,993.30	43,650.00	1,843,340.32	—	—	34
2,516,203.92	296,965.26	2,166,300.29	960,060.50	471,474.14	35
63,338.07	53,654.93	1,040,275.00	266,003.37	18,301.85	36
69,505.30	26,655.39	13,942,262.45	324,652.73	5,095.54	37
2,048,650.00	707,515.53	14,740,500.00	1,941,950.00	293,600.00	38
4.97	3.21	4.26	4.00	5.12	39
1,813,372.09	587,479.02	9,217,523.96	2,743,033.56	341,772.10	40
4.40	2.67	2.67	5.65	5.96	41
$47,818,569.31	**$23,816,174.00**	**$390,119,713.47**	**$54,933,355.71**	**$6,869,091.57**	42
13,915	4,120	57,333	16,392	2,407	43
2,159	880	10,520	2,133	444	44
4,596	681	8,006	1,997	548	45
11,478	4,319	59,847	16,528	2,303	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5-5½	47
$2,125,464.41	1,097,535.33	17,754,508.57	2,458,476.61	290,360.68	48
31,157	11,405	139,662	58,892	6,249	49
22,561	6,408	75,297	32,519	5,057	50
$15,838,077.18	$12,813,171.16	$126,416,337.81	$16,719,104.44	$1,571,730.12	51
$13,937,190.02	$10,009,904.07	$113,860,838.11	$14,744,783.27	$1,721,947.05	52
$3,594.00	$5,102.00	$5,775.00	$2,926.00	$2,488.00	53
1,596	696	20,377	1,798	445	54
$15,386.00	$22,321.00	$13,965.00	$10,020.00	$10,591.00	55
154	170	1,258	325	76	56
$4,832.00	$1,979.00	$3,839.00	$1,403.00	$3,535.00	57
$2,751,168.79	$1,526,760.67	$22,227,856.20	$3,428,009.78	$436,354.60	58
$209,990.01	$99,782.68	$1,015,787.96	$206,305.53	$63,432.88	59
63,179.69	55,404.84	188,201.94	40,431.90	17,682.75	60
6,824.07	12,299.12	179,201.52	9,154.80	1,538.91	61
2,809.19	1,714.31	21,205.00	686.00	682.69	62
15,011.19	18,849.75	306,800.13	67,892.47	5,598.99	63
134,798.20	58,558.20	697,570.98	132,928.17	37,054.42	64
10.49	11.20	6.97	9.46	21.99	65

		BOSTON	
		THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$1,194,275.09	$893,126.82
2	Due from banks	4,057,125.15	3,289,017.40
3	Chapter 168, s. 51A	1,701,036.01	35,000.00
4	U.S. Government obligations, direct and fully guaranteed	76,005,031.97	6,142,657.34
5	State, county and municipal obligations	5,549,838.08	551,472.05
6	Other bonds, notes and debentures	185,107,559.96	77,540,704.87
7	Bank and fire insurance company stocks, etc.	32,036,356.69	6,145,527.24
8	Federal Funds sold	23,750,000.00	—
9	Real estate loans (conventional)	200,664,411.04	91,245,045.94
10	G.I. loans (in-state)	65,235,177.34	3,107,794.45
11	F.H.A. loans (in-state)	94,654,452.83	6,583,958.14
12	G.I. loans (out-of-state)	54,227,682.25	25,583,995.92
13	F.H.A. loans (out-of-state)	99,027,281.29	35,214,333.30
14	Personal loans	3,544,130.33	297,515.85
15	Other loans	32,079,920.91	3,483,176.79
16	Banking premises	2,933,476.34	471,807.23
17	Furniture and fixtures	2,892,085.72	177,289.44
18	Other real estate owned, etc.	569,350.74	1,362,614.22
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	778,442.72	—
21	Mutual Savings Central Fund, Inc.	498,542.92	1.00
22	Deposit Insurance Fund	258,238.85	1.00
23	All other assets	1,486,363.48	216,970.32
24	Total	**$888,250,779.71**	**$262,342,009.32**
	Liabilities		
25	Ordinary deposits	$520,360,651.99	$170,753,416.07
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	193,922,985.36	15,135,324.43
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	89,378,579.72	56,106,982.16
30	Club deposits	—	228,471.02
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	2,141.58	—
33	Unearned discount	3,701,491.04	2,322,292.39
34	Due to mortgagors	7,197,161.15	2,007,074.55
35	Mortgagors' payments not applied	14,964,932.96	575,469.98
36	Net interim income	2,781,873.39	676,011.97
37	All other liabilities	1,727,061.66	739,143.70
38	Guaranty Fund	34,148,200.00	7,725,000.00
39	Percentage to total deposits	4.25	3.18
40	Other surplus accounts	20,065,700.86	6,072,823.05
41	Percentage to total deposits	2.50	2.50
42	Total	**$888,250,779.71**	**$262,342,009.32**
	General Information		
43	Number of deposit accounts October 31, 1971	163,630	43,492
44	Number of deposit accounts opened during period	23,744	13,703
45	Number of deposit accounts closed during period	20,380	7,124
46	Number of accounts October 31, 1972	166,994	50,071
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$41,439,883.81	$12,418,562.09
49	Number of deposits made during period	542,809	162,069
50	Number of withdrawals made during period	407,250	77,081
51	Amount deposited during period	$301,506,549.62	$105,671,328.67
52	Amount withdrawn during period	$272,039,147.13	$92,449,255.74
53	Average amount in each account	$4,813.00	$4,833.00
54	Number of real estate loans October 31	22,982	7,317
55	Average real estate loan	$22,357.00	$22,104.00
56	Number of other loans October 31	4,710	1,367
57	Average other loan	$7,563.00	$2,766.00
58	*Gross income received during period	$52,329,485.52	$18,181,090.63
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$2,903,938.88	$490,316.79
60	*Bank building occupancy	790,582.48	98,127.67
61	Advertising	434,218.85	338,380.94
62	Contributions, etc.	72,234.60	18,654.24
63	State tax	925,581.79	290,438.08
64	Miscellaneous	1,632,754.06	526,374.66
65	Total of above costs per $1,000 of deposits	8.41	7.28

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

BOSTON		BRAINTREE	BRIDGEWATER	BROCKTON	
SUFFOLK FRANKLIN SAVINGS BANK	UNION WARREN SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	
$947,404.56	$1,204,939.25	$211,981.86	$179,001.81	$384,120.45	1
1,450,112.99	1,713,004.41	411,481.92	272,890.52	144,030.98	2
335,000.00	1,112,520.56	—	63,443.80	727,727.15	3
16,103,526.43	17,933,191.44	733,650.00	158,344.68	505,190.00	4
518,060.39	—	—	—	—	5
152,529,869.80	78,931,123.67	7,411,552.45	4,702,302.69	17,742,789.49	6
19,900,593.18	9,063,936.19	801,402.61	857,952.28	3,972,503.61	7
4,800,000.00	9,800,000.00	600,000.00	—	2,400,000.00	8
195,457,760.96	95,188,568.37	28,502,485.59	13,493,206.42	50,193,181.74	9
19,496,421.82	11,275,490.75	2,577,329.96	2,399,351.45	8,110,913.53	10
38,891,634.42	11,012,521.00	1,694,684.83	721,442.06	9,740,422.11	11
32,338,460.85	33,206,985.38	837,892.35	—	1,472,913.58	12
46,827,480.16	33,374,007.12	159,772.94	—	781,462.41	13
5,651,884.86	1,978,850.17	741,281.16	554,128.43	1,769,313.69	14
10,364,708.66	4,165,675.49	996,863.33	459,392.23	2,021,511.77	15
3,088,009.98	577,593.81	336,272.13	124,004.34	282,673.05	16
820,558.12	275,466.02	191,220.71	66,329.07	251,968.93	17
301,708.11	—	50,286.13	—	—	18
4,000.00	—	—	—	1,116.41	19
248,526.96	71,231.59	1,800.00	57.00	760.91	20
396,065.25	255,963.98	14,843.09	19,181.37	62,027.05	21
—	1.00	1.00	1.00	1.00	22
732,009.95	1,946,456.72	646,486.69	36,890.82	264,292.77	23
$551,203,797.45	**$313,087,526.92**	**$46,921,288.75**	**$24,107,919.97**	**$100,828,920.63**	24
$424,990,832.36	$185,621,034.07	$27,876,642.09	$18,010,868.25	$59,259,755.01	25
—	—	—	—	—	26
35,195,590.97	69,352,620.52	10,819,731.84	2,588,566.94	21,140,612.58	27
—	—	—	—	—	28
33,297,528.28	28,319,277.04	2,008,837.40	858,307.80	9,534,445.30	29
1,306,696.65	—	155,266.32	124,350.05	500,561.28	30
—	—	—	—	—	31
—	—	—	—	—	32
2,863,757.06	3,094,328.88	159,363.55	70,248.25	299,782.23	33
11,578,202.54	1,609,020.77	1,934,565.36	241,396.11	1,541,025.57	34
3,094,498.49	1,823,740.44	1,298,330.82	82,329.84	579,291.49	35
1,243,338.17	1,223,700.09	200,284.69	—	188,784.25	36
408,268.95	1,174,577.85	249,418.06	46,274.16	155,525.49	37
21,465,536.00	13,612,342.09	1,127,800.00	1,047,900.00	3,604,400.00	38
4.34	4.81	2.76	4.86	3.99	39
15,759,547.98	7,256,885.17	1,091,048.62	1,037,678.57	4,024,737.43	40
3.18	2.56	2.67	4.81	4.45	41
$551,203,797.45	**$313,087,526.92**	**$46,921,288.75**	**$24,107,919.97**	**$100,828,920.63**	42
124,290	62,761	12,344	9,786	29,116	43
22,626	12,482	4,601	4,068	6,068	44
18,848	9,919	2,089	2,464	4,656	45
128,068	65,324	14,856	11,390	30,528	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$25,187,606.55	$14,442,616.64	$1,861,179.38	$1,076,717.78	$4,654,130.12	48
722,648	220,164	80,223	55,010	166,655	49
420,632	107,582	39,908	22,926	74,232	50
$222,663,959.42	$130,596,292.66	$25,578,048.86	$8,962,360.64	$37,119,937.37	51
$203,601,610.99	$110,393,014.56	$20,034,032.64	$8,294,656.27	$33,080,850.48	52
$3,853.00	$4,337.00	$2,740.00	1,884.00	$2,946.00	53
16,855	11,075	1,866	2,023	4,469	54
$19,757.00	$16,619.00	$18,099.00	$8,213.00	$15,730.00	55
6,641	2,500	1,035	788	2,347	56
$2,412.00	$2,458.00	$1,679.00	$1,286.00	$1,615.00	57
$33,730,216.79	$19,127,074.49	$2,818,575.68	$1,552,841.28	$6,469,538.86	58
$2,126,711.47	$856,289.61	$248,358.70	$117,853.10	$409,241.27	59
881,486.49	231,987.18	67,825.71	49,083.37	160,319.99	60
308,282.34	209,891.41	52,609.20	19,898.88	44,294.20	61
56,000.00	1,278.50	2,700.00	2,366.29	6,550.00	62
556,367.27	403,500.00	32,728.53	17,808.35	86,722.55	63
1,104,933.35	705,921.59	155,032.41	103,106.58	233,891.16	64
10.20	8.50	13.74	14.45	10.46	65

		BROCKTON	BROOKLINE
		PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK
	Assets		
1	Cash, checks and items	$172,004.64	$473,666.88
2	Due from banks	375,707.51	1,663,975.74
3	Chapter 168, s. 51A	—	1,866,284.18
4	U.S. Government obligations, direct and fully guaranteed	99,600.00	3,045,258.33
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	6,096,833.43	50,860,936.84
7	Bank and fire insurance company stocks, etc.	3,074,564.43	7,046,474.79
8	Federal Funds sold	—	1,200,000.00
9	Real estate loans (conventional)	25,987,463.77	59,515,351.83
10	G.I. loans (in-state)	3,808,835.29	4,020,959.92
11	F.H.A. loans (in-state)	507,954.29	2,360,493.26
12	G.I. loans (out-of-state)	401,577.87	—
13	F.H.A. loans (out-of-state)	282,468.90	—
14	Personal loans	1,567,725.69	660,928.82
15	Other loans	676,991.25	1,010,804.47
16	Banking premises	50,896.66	150,802.63
17	Furniture and fixtures	102,285.53	147,894.44
18	Other real estate owned, etc.	—	60,601.47
19	Taxes and insurance paid on mortgaged properties	32.09	13,335.14
20	Mortgage acquisition costs	65,926.40	188,628.50
21	Mutual Savings Central Fund, Inc.	40,107.94	79,931.28
22	Deposit Insurance Fund	1.00	—
23	All other assets	146,971.98	56,645.05
24	Total	**$43,457,948.67**	**$134,422,973.57**
	Liabilities		
25	Ordinary deposits	$26,783,183.12	$87,931,796.73
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	9,736,337.39	21,790,207.52
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,496,832.42	13,638,158.79
30	Club deposits	122,036.69	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	178,591.25	58,707.03
34	Due to mortgagors	819,598.58	1,069,887.84
35	Mortgagors' payments not applied	131,293.65	262,078.86
36	Net interim income	189,246.68	378,939.70
37	All other liabilities	130,671.08	286,996.47
38	Guaranty Fund	2,019,050.00	4,830,400.00
39	Percentage to total deposits	5.29	3.92
40	Other surplus accounts	1,851,107.81	4,175,800.63
41	Percentage to total deposits	4.85	3.39
42	Total	**$43,457,948.67**	**$134,422,973.57**
	General Information		
43	Number of deposit accounts October 31, 1971	11,846	29,871
44	Number of deposit accounts opened during period	2,095	7,043
45	Number of deposit accounts closed during period	2,007	5,721
46	Number of accounts October 31, 1972	11,934	31,193
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,993,449.96	$6,081,502.88
49	Number of deposits made during period	40,421	124,029
50	Number of withdrawals made during period	24,097	73,322
51	Amount deposited during period	$14,322,472.44	$71,225,083.79
52	Amount withdrawn during period	$14,046,017.89	$56,653,937.50
53	Average amount in each account	$3,186.00	$3,955.00
54	Number of real estate loans October 31	2,102	1,844
55	Average real estate loan	$14,742.00	$35,735.00
56	Number of other loans October 31	1,573	700
57	Average other loan	$1,427.00	$2,388.00
58	*Gross income received during period	$2,768,674.53	$8,110,064.35
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$252,685.15	$598,475.03
60	*Bank building occupancy	38,493.33	119,416.91
61	Advertising	28,864.42	31,442.98
62	Contributions, etc.	6,155.47	14,329.90
63	State tax	10,053.91	113,225.48
64	Miscellaneous	161,711.21	312,735.47
65	Total of above costs per $1,000 of deposits	13.10	9.64

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

CAMBRIDGE			CANTON	CHELSEA	
CAMBRIDGE SAVINGS BANK	CAMBRIDGEPORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	ATLANTIC SAVINGS BANK	
$703,605.89	$193,810.16	$314,701.68	$81,656.73	$983,346.07	1
2,384,665.03	461,947.23	680,750.32	201,440.31	2,832,766.52	2
689,799.55	615,152.15	—	203,897.58	1,684,084.18	3
8,125,313.60	2,596,410.70	4,920,877.05	119,534.00	2,250,876.07	4
—	—	1,990.00	—	—	5
41,040,408.85	51,633,822.02	16,281,171.05	5,196,822.96	20,537,897.40	6
7,446,110.35	9,426,966.87	3,036,722.84	773,885.31	7,291,315.01	7
2,500,000.00	1,900,000.00	900,000.00	—	—	8
169,469,455.01	100,101,946.76	55,943,144.06	11,279,617.17	96,805,995.24	9
5,938,964.76	11,684,119.45	2,007,085.39	699,356.74	3,865,974.52	10
5,451,633.80	—	—	—	1,548,306.77	11
6,171,527.08	4,260,514.43	153,552.64	—	1,549,749.50	12
27,677,965.06	4,606,763.08	251,955.00	—	2,178,183.14	13
1,628,166.20	—	414,727.69	504,800.20	1,636,306.87	14
3,312,290.52	976,058.77	833,958.10	356,852.03	1,730,359.67	15
491,867.35	284,852.38	364,575.42	93,658.92	815,963.89	16
163,531.07	87,218.04	89,234.77	27,886,74	324,695.16	17
66,130.26	127,086.66	117,460.66	—	34,171.32	18
—	—	8,604.89	—	—	19
297,789.98	321,764.77	—	—	11,447.95	20
240,184.35	84,700.41	67,034.67	10,213.06	115,017.28	21
—	1.00	1.00	1.00	2.00	22
1,763,752.98	506,632.45	394,006.53	2,87.66	1,845,402.24	23
$285,563,161.69	**$189,869,767.33**	**$86,781,553.76**	**$19,552,502.41**	**$148,041,860.80**	24
$160,624,875.48	$143,324,697.70	$68,730,074.54	$12,337,871.62	$98,700,652.19	25
—	—	—	416,734.26	—	26
66,774,013.01	7,766,149.66	—	3,565,417.82	17,120,459.03	27
—	—	—	—	—	28
25,607,508.56	20,382,705.71	8,064,098.31	1,364,789.32	15,665,977.27	29
230,697.00	283,414.00	531,686.50	2,450.00	—	30
—	—	—	—	—	31
—	—	415,597.66	—	36,892.30	32
1,002,950.13	264,964.32	99,443.62	52,223.62	314,030.17	33
1,888,121.88	278,476.18	1,195,412.50	174,821.11	3,914,463.54	34
1,223,239.39	517,518.98	566,029.81	482,985.05	1,889,193.21	35
176,404.08	687,720.80	190,340.14	117,542.97	—	36
514,767.57	643,801.98	137,710.27	24,239.09	218,323.77	37
11,545,237.81	7,334,300.00	3,258,773.00	573,291.00	5,792,000.00	38
4.56	4.27	4.21	3.24	4.40	39
15,975,346.78	8,386,018.00	3,592,387.41	440,136.55	4,389,869.32	40
6.31	4.88	4.65	2.49	3.34	41
$285,563,161.69	**$189,869,767.33**	**$86,781,553.76**	**$19,552,502.41**	**$148,041,860.80**	42
56,485	42,125	20,459	6,252	38,749	43
11,226	5,828	3,475	1,337	7,304	44
9,301	6,101	2,993	656	5,525	45
58,410	41,852	20,941	6,933	40,528	46
5¼-5½	5¼-5½	5¼	5¼-5½	5¼-5½	47
$13,041,501.06	$8,990,965.01	$3,601,941.64	$839,592.47	$6,642,462.79	48
202,713	150,540	83,422	27,523	189,089	49
176,023	92,035	39,237	14,262	87,160	50
$117,227,385.66	$59,604,015.31	$30,164,033.77	$9,381,051.39	$54,259,815.04	51
$106,404,209.99	$59,301,525.91	$28,440,142.88	$6,779,479.25	$43,743,674.50	52
$4,332.00	$4,097.00	$3,667.00	$2,551.00	$3,244.00	53
11,585	6,764	2,366	678	5,690	54
$18,533.00	$17,838.00	$24,664.00	$17,668.00	$18,620.00	55
2,452	445	653	510	2,059	56
$2,015.00	$2,193.00	$1,912.00	$1,690.00	$1,635.00	57
$17,660,681.48	$12,975,775.15	$5,892,088.09	$1,212,546.29	$9,295,010.40	58
$924,488.94	$444,237.76	$421,574.68	$74,157.99	$834,528.17	59
182,138.77	80,261.77	83,032.52	13,039.78	168,797.63	60
133,000.67	56,238.01	28,325.16	10,448.31	84,322.60	61
39,853.14	30,884.09	3,700.00	505.00	12,335.84	62
221,398.03	187,517.33	73,689.56	14,143.20	89,907.04	63
555,598.09	331,311.71	219,388.48	69,546.73	515,056.85	64
8.13	6.59	10.80	10.28	12.96	65

		CHICOPEE	CLINTON
		CHICOPEE SAVINGS BANK	CLINTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$190,725.33	$191,195.77
2	Due from banks	261,658.00	100,080.23
3	Chapter 168, s. 51A	25,000.00	—
4	U.S. Government obligations, direct and fully guaranteed	350,187.50	1,043,700.88
5	State, county and municipal obligations	1,108,747.45	—
6	Other bonds, notes and debentures	8,496,848.46	3,949,470.81
7	Bank and fire insurance company stocks, etc.	546,484.46	404,135.77
8	Federal Funds sold	2,050,000.00	450,000.00
9	Real estate loans (conventional)	25,893,821.03	19,285,073.13
10	G.I. loans (in-state)	5,525,852.81	1,269,401.81
11	F.H.A. loans (in-state)	4,678,588.47	773,339.56
12	G.I. loans (out-of-state)	235,291.56	—
13	F.H.A. loans (out-of-state)	327,041.56	236,310.96
14	Personal loans	889,467.86	385,180.04
15	Other loans	786,027.26	945,878.69
16	Banking premises	239,956.28	67,229.19
17	Furniture and fixtures	73,218.10	22,337.96
18	Other real estate owned, etc.	70,634.57	—
19	Taxes and insurance paid on mortgaged properties	—	1,188.00
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	32,207.47	23,929.88
22	Deposit Insurance Fund	1.00	11,527.48
23	All other assets	188,743.96	8,690.07
24	Total	**$51,970,503.13**	**$29,168,670.13**
	Liabilities		
25	Ordinary deposits	$32,338,945.00	$20,639,171.61
26	Daily Interest Account deposits		
27	Special Notice Account deposits	11,504,041.81	6,053,359.30
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,118,034.34	328,508.78
30	Club deposits	34,173.00	1,750.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	121,802.71	—
34	Due to mortgagors	1,281,774.15	167,489.28
35	Mortgagors' payments not applied	1,440,570.01	54,618.32
36	Net interim income	278,954.49	64,293.27
37	All other liabilities	132,159.53	1,918.56
38	Guaranty Fund	1,746,086.43	1,261,428.83
39	Percentage to total deposits	3.88	4.67
40	Other surplus accounts	1,973,961.66	596,132.18
41	Percentage to total deposits	4.39	2.21
42	Total	**$51,970,503.13**	**$29,168,670.13**
	General Information		
43	Number of deposit accounts October 31, 1971	12,710	9,972
44	Number of deposit accounts opened during period	1,834	1,366
45	Number of deposit accounts closed during period	1,629	1,005
46	Number of accounts October 31, 1972	12,915	10,333
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$2,283,804.29	$1,337,996.90
49	Number of deposits made during period	46,859	34,806
50	Number of withdrawals made during period	18,388	18,012
51	Amount deposited during period	$14,461,268.31	$8,538,283.93
52	Amount withdrawn during period	$12,681,749.82	$7,445,014.62
53	Average amount in each account	$3,481.00	$2,615.00
54	Number of real estate loans October 31	2,677	1,887
55	Average real estate loan	$13,695.00	$11,427.00
56	Number of other loans October 31	1,110	755
57	Average other loan	$1,509.00	$1,763.00
58	*Gross income received during period	$3,213,109.34	$1,805,236.36
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$183,938.73	$92,442.52
60	*Bank building occupancy	30,620.11	29,509.89
61	Advertising	22,172.73	4,071.20
62	Contributions, etc.	2,535.00	350.00
63	State tax	39,825.40	20,597.71
64	Miscellaneous	113,536.79	58,287.33
65	Total of above costs per $1,000 of deposits	8.73	7.60

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

COHASSET	CONCORD	CONWAY	DANVERS	DEDHAM	
COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS	
$48,069.67	$326,568.48	$2,613.30	$281,491.70	$649,844.52	1
299,838.60	339,554.71	141,307.86	1,140,188.59	76,189.34	2
—	210,629.77	—	52,637.50	—	3
249,837.79	1,602,322.93	342,194.81	1,000,000.00	10,562,144.49	4
25,201.33	—	25,142.52	—	—	5
3,750,401.99	11,260,893.11	1,287,570.58	5,862,563.93	13,266,811.22	6
763,609.79	3,072,473.82	608,908.77	2,686,689.17	3,210,044.73	7
250,000.00	700,000.00	200,000.00	1,100,000.00	1,200,000.00	8
10,054,688.85	40,776,845.03	6,684,010.89	33,965,621.19	55,128,724.14	9
1,105,455.80	856,957.41	192,224.68	8,709,881.97	3,246,007.02	10
466,654.24	824,875.97	—	4,088,612.59	2,417,201.73	11
—	495,455.51	136,361.32	—	4,073,528.55	12
—	953,248.58	—	—	4,128,168.14	13
305,094.35	538,040.65	144,771.94	1,349,728.39	712,789.46	14
414,795.11	1,166,624.08	370,214.77	1,770,678.13	1,151,014.28	15
52,826.19	193,093.16	13,015.64	491,832.85	155,169.44	16
49,603.99	76,718.22	5,116.57	97,602.27	119,792.66	17
33,156.94	—	—	—	—	18
—	—	—	7,788.78		19
530.88	—	—	4,962.65	25,011.93	20
12,370.67	27,493.50	4,783.65	38,167.97	67,197.13	21
1.00	1.00	1.00	25,849.79	1.00	22
3,547.31	23,674.64	33,181.67	268,725.77	11,515.97	23
$17,885,684.50	**$63,445,470.57**	**$10,191,419.97**	**$62,943,023.24**	**$100,201,155.75**	24
$11,663,784.72	$39,522,357.98	$4,703,368.58	$35,785,653.54	$65,475,838.42	25
—	—	—	—	—	26
3,689,897.92	13,761,131.54	3,725,396.76	13,114,146.25	24,007,809.21	27
—	—	—	—	—	28
625,492.11	3,043,838.87	633,963.23	5,920,152.03	—	29
—	—	—	110,925.50	279,774.56	30
—	—	—	—	—	31
—	—	—	—	—	32
52,863.67	98,730.99	39,854.79	212,707.89	288,097.86	33
103,577.69	2,608,391.44	219,385.89	774,299.97	1,349,178.11	34
282,719.96	330,508.65	53,548.07	2,348,354.25	555,442.47	35
86,276.73	332,260.83	—	—	—	36
22,887.90	(85,412.11)	959.97	104,974.45	90,263.59	37
687,300.00	1,829,500.00	355,700.00	2,542,690.00	3,949,800.00	38
4.30	3.25	3.92	4.63	4.40	39
670,883.80	2,004,162.38	459,242.68	2,029,119.36	4,204,951.53	40
4.20	3.56	5.07	3.69	4.68	41
$17,885,684.50	**$63,445,470.57**	**$10,191,419.97**	**$62,943,023.24**	**$100,201,155.75**	42
4,826	20,534	2,691	16,909	26,513	43
695	3,120	338	3,172	4,686	44
516	2,440	231	2,186	4,103	45
5,005	21,214	2,798	17,895	27,096	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$778,431.15	$2,803,723.05	$459,275.85	$2,826,683.95	$4,487,108.83	48
14,166	89,184	4,880	70,155	133,787	49
10,550	52,286	2,100	49,813	57,484	50
$6,768,410.87	$36,016,063.43	$2,783,532.19	$23,047,624.27	$36,267,173.67	51
$5,761,609.95	$32,114,109.63	$2,376,465.80	$20,684,032.62	$32,103,364.52	52
$3,193.00	$2,655.00	$3,239.00	$3,063.00	$3,302.00	53
820	1,915	812	3,082	4,010	54
$14,179.00	$22,928.00	$8,636.00	$15,173.00	$17,205.00	55
394	864	262	1,681	843	56
$1,827.00	$1,973.00	$1,966.00	$1,856.00	$2,211.00	57
$1,112,992.37	$3,836,676.43	$650,190.55	$3,903,738.08	$6,026,396.18	58
$70,748.98	$275,088.53	$55,121.60	$272,211.62	$334,165.73	59
11,206.36	68,359.54	2,952.80	90,094.49	68,714.39	60
4,631.20	24,613.81	1,031.06	46,709.15	34,293.94	61
380.00	7,596.57	775.00	5,755.00	4,650.00	62
12,974.83	68,796.98	7,632.17	43,497.94	85,266.49	63
56,394.52	171,851.65	28,577.79	162,363.37	216,750.94	64
9.78	10.93	10.60	11.32	8.31	65

		EAST BRIDGEWATER	EASTHAMPTON
		EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$228,036.29	$128,369.91
2	Due from banks	293,474.35	2,945,401.37
3	Chapter 168, s. 51A	—	199,016.46
4	U.S. Government obligations, direct and fully guaranteed	825,646.25	5,448,184.22
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,769,103.36	2,614,966.23
7	Bank and fire insurance company stocks, etc.	878,628.30	3,559,445.88
8	Federal Funds sold	200,000.00	—
9	Real estate loans (conventional)	12,197,812.83	33,850,819.32
10	G.I. loans (in-state)	658,427.53	1,955,406.20
11	F.H.A. loans (in-state)	—	3,162,032.72
12	G.I. loans (out-of-state)	351,257.30	3,029,541.42
13	F.H.A. loans (out-of-state)	379,289.97	4,708,429.51
14	Personal loans	309,164.21	245,353.30
15	Other loans	184,549.87	509,132.70
16	Banking premises	96,371.55	111,964.04
17	Furniture and fixtures	67,720.02	125,126.38
18	Other real estate owned, etc.	—	106,355.96
19	Taxes and insurance paid on mortgaged properties	—	2,971.00
20	Mortgage acquisition costs	—	18,010.54
21	Mutual Savings Central Fund, Inc.	21,044.89	31,843.05
22	Deposit Insurance Fund	1.00	24,793.90
23	All other assets	14,154.56	28,182.02
24	Total	**$20,474,682.28**	**$62,805,346.13**
	Liabilities		
25	Ordinary deposits	$13,700,244.33	$27,321,126.23
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	3,448,341.35	23,079,193.01
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,271,161.80	5,876,546.82
30	Club deposits	55,173.69	45,829.97
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	62,406.82	172,441.16
34	Due to mortgagors	277,179.49	472,259.70
35	Mortgagors' payments not applied	36,255.47	173,592.44
36	Net interim income	93,477.30	895,719.51
37	All other liabilities	4,491.20	7,121.95
38	Guaranty Fund	943,800.00	1,969,000.00
39	Percentage to total deposits	5.11	3.50
40	Other surplus accounts	582,150.83	2,792,515.34
41	Percentage to total deposits	3.15	4.96
42	Total	**$20,474,682.28**	**$62,805,346.13**
	General Information		
43	Number of deposit accounts October 31, 1971	8,363	15,066
44	Number of deposit accounts opened during period	1,397	2,252
45	Number of deposit accounts closed during period	1,059	1,985
46	Number of accounts October 31, 1972	8,701	15,333
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$916,968.06	$2,936,214.06
49	Number of deposits made during period	25,558	55,326
50	Number of withdrawals made during period	16,950	29,047
51	Amount deposited during period	$7,645,741.97	$16,828,241.16
52	Amount withdrawn during period	$6,901,383.99	$16,381,237.68
53	Average amount in each account	$2,117.00	$3,670.00
54	Number of real estate loans October 31	1,250	3,091
55	Average real estate loan	$10,869.00	$15,110.00
56	Number of other loans October 31	381	532
57	Average other loan	$1,296.00	$1,418.00
58	*Gross income received during period	$1,319,792.35	$4,089,117.66
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$120,943.75	$227,049.10
60	*Bank building occupancy	27,842.98	32,829.16
61	Advertising	12,896.37	14,689.93
62	Contributions, etc.	2,642.96	7,898.12
63	State tax	16,358.86	18,283.82
64	Miscellaneous	70,264.33	157,292.92
65	Total of above costs per $1,000 of deposits	13.62	8.14

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	FALL RIVER	
NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN SAVINGS BANK	THE CITIZENS' SAVINGS BANK	
$89,273.73	$3,802.25	$103,060.80	$465,013.47	$282,443.68	1
194,252.36	201,521.45	303,684.39	1,191,054.83	507,776.62	2
—	—	—	340,624.34	—	3
50,000.00	1,080,094.16	1,198,692.50	4,843,206.30	14,108,641.01	4
—	25,000.00	—	409,752.40	—	5
4,770,081.47	1,498,375.01	10,258,587.84	16,135,427.21	18,990,249.58	6
735,150.06	427,152.79	2,502,465.25	3,902,077.98	3,072,316.20	7
500,000.00	300,000.00	1,250,000.00	1,700,000.00	2,000,000.00	8
12,826,284.66	10,059,009.25	31,414,575.90	67,542,983.41	24,986,471.41	9
583,697.17	—	344,324.35	—	6,067,908.42	10
261,376.00	1,718.22	1,658,226.79	—	9,998,852.78	11
—	—	2,569,192.78	—	409,357.26	12
—	—	1,015,140.88	—	1,620,567.56	13
177,563.68	145,451.38	351,175.44	1,243,832.37	259,948.13	14
379,188.53	648,812.33	566,605.38	2,319,714.83	528,904.57	15
275,226.91	18,161.69	112,488.40	608,989.42	463,032.37	16
59,553.55	14,831.26	56,592.52	87,302.85	57,777.17	17
—	—	13,955.93	71,770.96	—	18
—	—	—	7,034.00	—	19
—	—	7,070.21	—	—	20
14,066.47	778.03	31,051.15	31,927.49	78,468.16	21
1.00	1.00	1.00	47,205.49	31,464.08	22
2,079.25	945.86	163,581.87	508,913.52	17,318.63	23
$20,917,794.84	**$14,425,654.38**	**$53,920,473.38**	**$101,456,830.87**	**$83,481,497.63**	24
$12,075,877.83	$6,900,184.05	$35,979,182.36	$55,426,751.06	$45,056,552.28	25
—	—	3,043.84	—	—	26
4,545,811.18	4,672,394.25	8,387,360.17	24,631,991.53	21,020,746.40	27
—	—	—	—	—	28
2,246,098.62	1,681,734.49	3,719,656.30	8,991,894.26	7,181,300.88	29
49,510.00	—	241,173.75	170.86	45,301.74	30
—	—	—	—	—	31
—	—	—	—	—	32
38,566.77	19,563.81	132,707.48	157,843.55	47,792.24	33
198,072.99	523,441.22	1,059,007.44	2,419,723.61	1,200,780.08	34
23,488.63	15,561.68	435,983.05	545,639.05	358,464.01	35
58,993.86	—	166,065.13	—	398,304.66	36
20,572.41	7,122.59	179,993.48	128,579.28	26,427.24	37
781,100.00	193,957.97	1,668,800.00	2,876,000.00	4,447,894.12	38
4.13	1.46	3.45	3.23	6.07	39
879,702.55	411,694.32	1,947,500.38	6,278,237.67	3,697,933.98	40
4.65	3.10	4.03	7.05	5.04	41
$20,917,794.84	**$14,425,654.38**	**$53,920,473.38**	**$101,456,830.87**	**$83,481,497.63**	42
6,699	3,060	14,008	20,925	16,619	43
1,482	874	2,207	2,677	1,830	44
792	464	1,734	3,128	1,789	45
7,389	3,470	14,481	20,474	16,660	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$939,354.89	$625,107.46	$2,418,408.51	$4,587,411.55	$3,780,041.75	48
29,549	13,452	49,172	65,319	39,396	49
18,510	6,948	23,252	36,220	20,861	50
$9,251,935.62	$6,556,110.14	$18,009,427.42	$32,318,282.65	$23,021,156.88	51
$7,204,234.61	$4,669,706.15	$14,617,287.67	$30,248,351.49	$20,663,827.75	52
$2,553.00	$3,800.00	$3,320.00	$4,349.00	$4,397.00	53
1,082	995	2,091	5,513	3,412	54
$12,635.00	$10,111.00	$17,696.00	$12,251.00	$12,627.00	55
363	288	519	2,303	470	56
$1,534.00	$2,758.00	$1,768.00	$1,547.00	$1,678.00	57
$1,291,551.38	$904,496.74	$3,427,826.16	$6,934,705.77	$5,073,618.42	58
$88,751.59	$441,394.82	$195,187.12	$445,386.67	$233,079.76	59
37,465.99	2,329.61	36,502.88	46,330.81	81,963.53	60
8,566.44	2,829.62	14,061.75	59,533.11	20,074.45	61
955.00	1,224.71	3,190.00	3,950.00	11,202.26	62
6,128.78	10,882.45	46,285.95	96,000.00	77,861.62	63
57,687.06	59,477.75	11,240.55	210,922.62	156,463.79	64
10.58	8.91	8.45	9.79	7.92	65

		FALL RIVER	
		FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$250,982.23	$295,590.38
2	Due from banks	348,524.69	412,113.41
3	Chapter 168, s. 51A	—	40,898.30
4	U.S. Government obligations, direct and fully guaranteed	5,057,429.06	3,933,766.60
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	21,702,374.58	8,809,602.93
7	Bank and fire insurance company stocks, etc.	1,461,776.94	2,561,343.61
8	Federal Funds sold	300,000.00	300,000.00
9	Real estate loans (conventional)	26,931,627.40	38,858,527.55
10	G.I. loans (in-state)	1,297,559.17	603,261.12
11	F.H.A. loans (in-state)	570,487.24	1,226,696.75
12	G.I. loans (out-of-state)	3,627,039.41	1,981,217.39
13	F.H.A. loans (out-of-state)	3,840,944.09	1,939,845.45
14	Personal loans	—	1,393,064.25
15	Other loans	609,042.73	1,507,502.09
16	Banking premises	347,467.50	434,568.47
17	Furniture and fixtures	79,383.29	74,150.62
18	Other real estate owned, etc.	19,251.50	3,129.61
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	66,382.94	28,523.16
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	28,414.39	255,182.76
24	Total	**$66,538,687.16**	**$64,658,985.45**
	Liabilities		
25	Ordinary deposits	$39,218,485.69	$33,769,632.07
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	14,552,188.40	15,512,837.27
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	5,798,968.64	6,327,933.36
30	Club deposits	230,350.00	10,473.50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	200,812.87	282,023.65
34	Due to mortgagors	1,092,201.75	2,427,413.31
35	Mortgagors' payments not applied	145,195.29	252,459.15
36	Net interim income	122,925.99	—
37	All other liabilities	50,473.70	78,366.25
38	Guaranty Fund	3,551,089.26	2,360,750.00
39	Percentage to total deposits	5.96	4.24
40	Other surplus accounts	1,575,995.57	3,637,096.89
41	Percentage to total deposits	2.65	6.54
42	Total	**$66,538,687.16**	**$64,658,985.45**
	General Information		
43	Number of deposit accounts October 31, 1971	15,885	14,095
44	Number of deposit accounts opened during period	2,477	2,895
45	Number of deposit accounts closed during period	2,386	1,763
46	Number of accounts October 31, 1972	15,976	15,227
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$3,066,124.08	$2,865,133.65
49	Number of deposits made during period	29,837	47,082
50	Number of withdrawals made during period	20,339	23,700
51	Amount deposited during period	$19,746,015.36	$22,513,327.76
52	Amount withdrawn during period	$17,628,522,65	$18,482,724.50
53	Average amount in each account	$3,729.00	$3,652.00
54	Number of real estate loans October 31	2,771	2,509
55	Average real estate loan	$13,089.00	$17,780.00
56	Number of other loans October 31	312	1,442
57	Average other loan	$1,952.00	$2,011.00
58	*Gross income received during period	$4,023,004.03	$4,126,811.47
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$195,986.45	$225,956.98
60	*Bank building occupancy	80,937.23	83,174.23
61	Advertising	9,387.88	34,487.50
62	Contributions, etc.	9,299.41	13,056.01
63	State tax	65,314.63	55,987.49
64	Miscellaneous	146,799.44	158,083.91
65	Total of above costs per $1,000 of deposits	8.52	10.26

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

FALL RIVER	FITCHBURG		FOXBOROUGH	FRAMINGHAM	
UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	FRAMINGHAM SAVINGS BANK	
$151,943.40	$244,982.17	$712,990.58	$41,289.15	$215,071.51	1
252,097.75	256,405.66	330,382.43	421,852.73	885,812.19	2
63,474.54	374,607.09	441,632.42	—	1,073,660.51	3
1,746,644.60	—	2,351,003.08	400,000.00	36,850.00	4
—	—	100,000.00	—	—	5
11,079,486.79	11,451,279.38	9,184,543.80	2,151,244.46	11,972,926.55	6
1,156,490.22	3,549,859.63	5,099,165.32	662,847.73	3,726,732.03	7
150,000.00	1,200,000.00	2,900,000.00	—	—	8
25,161,631.50	35,535,648.06	45,039,887.44	11,401,235.85	69,187,873.88	9
171,970.38	7,336,047.76	3,462,019.50	635,284.80	2,378,742.80	10
—	8,984,473.90	6,556,220.25	274,858.93	2,796,463.38	11
—	1,806,201.41	243,747.06	—	4,188,999,87	12
—	1,987,808.07	360,221.78	—	6,339,240.40	13
34,727.83	4,435,605.35	2,046,781.32	2,091,458.99	6,009,727.84	14
703,513.80	1,579,258.86	1,523,069.35	467,702.37	4,283,733.00	15
187,179.37	561,232.62	476,293.72	67,184.20	352,729.52	16
68,364.52	95,601.43	285,230.15	68,115.72	331,931.08	17
31,697.48	39,098.41	209,346.91	2,910.78	—	18
—	—	—	1,077.97	—	19
—	588.38	—	—	—	20
42,106.13	53,597.22	79,227.99	10,067.99	27,532.48	21
1.00	—	1.00	1.00	1.00	22
15,983.35	258,405.19	841,704.35	148,541.16	341,426.21	23
$41,017,312.66	**$79,750,700.59**	**$82,243,468.45**	**$18,845,673.83**	**$114,149,454.25**	24
$24,493,168.65	$47,725,618.21	$41,766,425.57	$11,687,576.35	$64,957,767.82	25
—	—	—	—	—	26
10,459,800.61	16,122,766.77	20,743,286.63	2,760,860.05	20,688,446.36	27
—	—	178,101.12	—	—	28
2,681,988.83	7,631,011.22	8,174,192.95	2,579,220.40	19,355,458.93	29
26,517.02	—	118,523.47	15,191.92	—	30
—	—	—	—	—	31
—	—	4,212.35	—	—	32
—	570,938.38	286,110.19	198,958.55	781,305.36	33
442,059.79	1,080,160.92	602,313.72	176,500.74	2,383,258.91	34
88,730.32	29.08	811,356.90	180,531.29	230,354.81	35
229,886.81	363,141.59	—	74,351.97	617,191.43	36
17,259.14	21,903.25	1,644,912.13	146,482.33	40,795.63	37
1,728,800.00	3,270,700.00	3,312,500.00	572,581.66	2,748,910.00	38
4.59	4.58	4.67	3.36	2.62	39
849,101.49	2,964,431.17	4,601,533.42	453,418.57	2,345,965.00	40
2.25	4.15	6.48	2.66	2.23	41
$41,017,312.66	**$79,750,700.59**	**$82,243,468.45**	**$18,845,673.83**	**$114,149,454.25**	42
9,355	26,662	17,362	6,500	32,903	43
987	4,523	4,595	1,169	8,830	44
1,051	6,153	2,858	700	5,094	45
9,291	25,032	19,099	6,969	36,639	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$1,924,723.12	$3,694,886.18	$3,631,146.38	$838,704.71	$5,242,150.05	48
26,112	101,733	84,036	48,323	174,118	49
13,871	65,054	40,335	19,136	87,175	50
$11,131,494.93	$28,860,157.42	$27,738,267.23	$10,933,080.69	$62,936,684.10	51
$9,475,375.26	$27,054,414.76	$24,880,697.73	$8,915,915.17	$51,157,286.65	52
$4,051.00	$2,851.00	$3,710.00	$2,443.00	$2,866.00	53
2,045	4,034	3,494	949	4,306	54
$12,388.00	$13,795.00	$15,931.00	$12,973.00	$19,715.00	55
396	3,851	1,999	1,566	5,376	56
$1,864.00	$1,562.00	$1,786.00	$1,634.00	$1,915.00	57
$2,482,714.26	$5,207,539.40	$5,041,336.76	$1,152,071.66	$7,091,676.61	58
$180,448.69	$361,228.05	$340,114.30	$78,518.44	$508,868.90	59
41,401.93	112,739.05	124,940.94	20,413.49	99,992.04	60
18,615.70	89,764.04	84,083.67	12,142.01	122,629.91	61
8,334.04	4,450.00	10,451.38	130.00	15,900.00	62
32,558.72	66,946.27	55,432.44	12,974.70	95,786.40	63
111,560.27	243,404.01	450,233.65	84,773.16	381,947.70	64
10.43	12.29	15.03	12.27	11.67	65

		FRANKLIN	GARDNER
		BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK
	Assets		
1	Cash, checks and items	$164,337.11	$187,263.09
2	Due from banks	183,736.09	330,944.37
3	Chapter 168, s. 51A	34,666.65	485,000.00
4	U.S. Government obligations, direct and fully guaranteed	300,802.79	6,656,064.77
5	State, county and municipal obligations	—	315,000.00
6	Other bonds, notes and debentures	3,439,884.11	9,618,230.22
7	Bank and fire insurance company stocks, etc.	785,311.98	2,739,942.39
8	Federal Funds sold	100,000.00	1,000,000.00
9	Real estate loans (conventional)	13,365,736.73	32,473,765.26
10	G.I. loans (in-state)	1,283,527.84	1,820,175.44
11	F.H.A. loans (in-state)	643,401.25	—
12	G.I. loans (out-of-state)	677,853.82	663,430.20
13	F.H.A. loans (out-of-state)	488,067.39	—
14	Personal loans	747,726.77	645,915.19
15	Other loans	493,992.21	398,561.20
16	Banking premises	81,132.63	251,398.59
17	Furniture and fixtures	66,688.97	136,410.47
18	Other real estate owned, etc.	—	236,746.65
19	Taxes and insurance paid on mortgaged properties	184.80	—
20	Mortgage acquisition costs	—	76,533.27
21	Mutual Savings Central Fund, Inc.	12,677.79	49,889.74
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	2,470.90	675,624.96
24	Total	**$22,872,200.83**	**$58,760,896.81**
	Liabilities		
25	Ordinary deposits	$13,497,076.41	$38,430,090.76
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	5,614,388.58	5,742,457.14
28	Systematic Savings Account deposits	1,144.11	477,149.87
29	Term Deposit Accounts	1,446,844.10	6,525,331.06
30	Club deposits	1,423.00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	233,301.87
33	Unearned discount	97,201.14	76,143.65
34	Due to mortgagors	281,599.84	571,080.15
35	Mortgagors' payments not applied	217,070.68	378,586.79
36	Net interim income	48,054.62	—
37	All other liabilities	48,480.23	63,021.88
38	Guaranty Fund	850,637.67	2,298,100.00
39	Percentage to total deposits	4.14	4.49
40	Other surplus accounts	768,280.45	3,965,633.64
41	Percentage to total deposits	3.74	7.75
42	Total	**$22,872,200.83**	**$58,760,896.81**
	General Information		
43	Number of deposit accounts October 31, 1971	8,221	12,318
44	Number of deposit accounts opened during period	1,627	2,851
45	Number of deposit accounts closed during period	1,183	1,622
46	Number of accounts October 31, 1972	8,665	13,547
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,091,169.65	$2,651,855.57
49	Number of deposits made during period	31,567	55,072
50	Number of withdrawals made during period	18,939	32,058
51	Amount deposited during period	$9,138,769.35	$16,201,006.86
52	Amount withdrawn during period	$7,453,287.43	$14,377,087.37
53	Average amount in each account	$2,373.00	$3,778.00
54	Number of real estate loans October 31	1,412	1,302
55	Average real estate loan	$11,656.00	$26,849.00
56	Number of other loans October 31	825	713
57	Average other loan	$1,505.00	$1,465.00
58	*Gross income received during period	$1,430,813.74	$4,104,429.09
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$110,535.11	$221,509.23
60	*Bank building occupancy	25,333.92	72,317.08
61	Advertising	12,699.95	66,074.94
62	Contributions, etc.	425.00	4,089.00
63	State tax	17,674.11	59,722.46
64	Miscellaneous	99,252.91	164,503.67
65	Total of above costs per $1,000 of deposits	12.94	11.49

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

GEORGETOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD		
GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK	
$161,818.68	$321,669.56	$246,044.56	$349,079.71	$236,224.24	1
103,226.90	585,299.36	99,660.05	73,297.78	273,731.06	2
10,781.25	144,457.40	—	351,184.75	611,469.80	3
784,026.68	3,558,762.83	650,000.00	2,742,409.38	2,550,483.81	4
—	—	—	99,137.66	—	5
2,389,644.42	7,533,810.78	8,898,588.02	9,306,683.03	2,729,264.33	6
696,048.77	2,815,253.34	2,840,781.27	2,515,206.75	3,288,746.46	7
150,000.00	350,000.00	—	1,050,000.00	—	8
6,205,805.52	31,224,938.33	34,500,490.15	35,046,942.53	31,947,523.20	9
—	3,689,305.64	227,741.98	3,203,931.89	2,085,855.90	10
54,929.65	—	73,714.56	2,098,722.18	1,140,229.78	11
—	—	658,687.40	1,001,965.30	1,637,680.21	12
195,388.78	—	1,078,083.93	1,060,878.29	2,033,857.03	13
220,151.25	1,133,371.96	749,376.60	681,898.47	1,295,448.98	14
71,203.15	1,790,835.55	1,971,904.19	1,127,798.75	1,251,909.60	15
66,638.46	144,594.11	613,734.08	313,546.99	400,065.22	16
28,056.94	106,561.48	182,526.75	114,776.24	213,960.52	17
—	38,929.40	69,207.56	2,259.48	26,248.00	18
161.00	12,374.90	460.00	245.00	1,667.11	19
—	535.85	175.42	—	—	20
5,224.19	24,086.90	27,477.54	35,106.21	29,361.12	21
1,964.26	1.00	1.00	1.00	10,001.00	22
619.47	14,011.14	199,189.44	8,246.10	57,296.79	23
$11,145,689.37	**$53,488,799.53**	**$53,087,844.50**	**$61,183,317.49**	**$51,821,024.16**	24
$4,961,795.79	$34,341,300.32	$26,416,091.56	$32,874,126.41	$28,927,619.38	25
—	—	—	1,388,318.44	—	26
3,663,924.33	14,353,758.62	17,705,967.47	14,918,123.35	12,436,937.81	27
—	—	—	111,348.45	—	28
1,417,765.18	—	3,826,402.37	4,909,395.03	4,216,987.08	29
1,840.00	236,268.50	8,281.20	101,770.96	226,477.10	30
—	—	—	—	—	31
—	—	—	2,759.11	—	32
36,806.84	117,089.28	177,618.11	152,639.97	243,052.03	33
83,317.04	523,875.12	858,844.31	1,160,933.56	99,534.21	34
58,972.11	71,245.61	148,704.55	27,549.55	1,913,041.10	35
—	251,776.50	—	—	—	36
12,466.52	45,393.10	19,500.82	183,737.11	88,516.62	37
370,413.52	1,761,795.93	1,968,700.00	2,630,000.00	2,032,487.67	38
3.69	3.60	4.11	4.84	4.43	39
538,388.04	1,786,296.55	1,957,734.11	2,722,615.55	1,636,371.16	40
5.36	3.65	4.08	5.01	3.57	41
$11,145,689.37	**$53,488,799.53**	**$53,087,844.50**	**$61,183,317.49**	**$51,821,024.16**	42
4,629	16,379	13,184	16,733	15,738	43
870	2,126	2,150	2,284	3,190	44
818	1,640	1,596	1,771	2,387	45
4,681	16,865	13,738	17,246	16,541	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$539,258.90	$2,356,297.98	$2,433,049.46	$2,759,720.81	$2,266,016.64	48
17,107	64,365	36,835	46,932	60,242	49
10,866	33,058	21,753	30,519	31,829	50
$4,425,883.97	$18,461,337.51	$20,498,750.13	$17,642,225.13	$16,892,036.18	51
$3,952,927.53	$14,933,836.12	$16,701,883.40	$15,873,064.92	$13,802,145.79	52
$2,146.00	$2,887.00	$3,490.00	$3,143.00	$2,756.00	53
584	2,773	2,875	3,043	2,602	54
$11,055.00	$12,591.00	$12,709.00	$13,938.00	$14,929.00	55
280	1,863	1,388	1,028	1,675	56
$1,041.00	$1,570.00	$1,960.00	$1,760.00	$1,521.00	57
$708,973.61	$3,275,600.55	$3,256,494.63	$3,870,654.84	$3,199,182.23	58
$64,703.71	$238,263.31	$238,263.31	$259,482.26	$284,131.84	59
9,562.48	34,935.39	89,214.18	68,012.09	66,600.07	60
3,330.85	33,450.46	40,909.16	33,975.99	21,399.38	61
305.00	10,263.00	1,125.00	2,800.00	3,057.50	62
10,685.48	40,319.60	11,400.00	52,426.79	41,000.00	63
45,606.19	146,665.73	169,703.81	161,296.17	176,881.95	64
13.36	10.37	11.48	10.67	13.01	65

		HARWICH	HAVERHILL
		CAPE COD FIVE CENTS SAVINGS BANK	THE FAMILY MUTUAL SAVINGS BANK
	Assets		
1	Cash, checks and items	$264,595.08	$750,428.76
2	Due from banks	832,855.56	378,572.13
3	Chapter 168, s. 51A	1,470,456.23	242,500.00
4	U.S. Government obligations, direct and fully guaranteed	6,914,081.03	2,547,655.40
5	State, county and municipal obligations	119,695.97	—
6	Other bonds, notes and debentures	12,642,397.91	13,734,272.93
7	Bank and fire insurance company stocks, etc.	2,599,521.50	3,949,001.87
8	Federal Funds sold	—	1,500,000.00
9	Real estate loans (conventional)	57,519,511.89	78,382,676.15
10	G.I. loans (in-state)	236,041.26	8,412,241.72
11	F.H.A. loans (in-state)	60,032.76	6,579,273.77
12	G.I. loans (out-of-state)	554,290.37	1,020,596.04
13	F.H.A. loans (out-of-state)	1,642,617.05	1,458,499.46
14	Personal loans	1,043,468.76	975,604.88
15	Other loans	1,757,841.05	3,510,349.29
16	Banking premises	827,173.68	856,569.82
17	Furniture and fixtures	226,805.89	282,682.90
18	Other real estate owned, etc.	—	291,709.79
19	Taxes and insurance paid on mortgaged properties	285.20	38,750.30
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	23,799.76	68,590.20
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	14,216.19	609,066.21
24	Total	**$88,749,688.14**	**$125,589,042.62**
	Liabilities		
25	Ordinary deposits	$49,383,084.00	$60,881,406.32
26	Daily Interest Account deposits	1,660,417.31	—
27	Special Notice Account deposits	20,553,467.04	39,404,255.60
28	Systematic Savings Account deposits	31,098.35	—
29	Term Deposit Accounts	10,231,225.86	10,961,831.96
30	Club deposits	161,002.19	228,975.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	383,243.47	—
33	Unearned discount	194,783.66	385,317.15
34	Due to mortgagors	1,405,587.93	2,223,250.64
35	Mortgagors' payments not applied	338,225.22	676,285.68
36	Net interim income	—	248,971.00
37	All other liabilities	280,345.07	202,856.27
38	Guaranty Fund	2,000,000.00	4,246,100.00
39	Percentage to total deposits	2.44	3.81
40	Other surplus accounts	2,127,208.04	6,129,793.00
41	Percentage to total deposits	2.59	5.50
42	Total	**$88,749,688.14**	**$125,589,042.62**
	General Information		
43	Number of deposit accounts October 31, 1971	18,911	38,166
44	Number of deposit accounts opened during period	5,315	5,088
45	Number of deposit accounts closed during period	3,077	4,368
46	Number of accounts October 31, 1972	21,149	38,886
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$4,072,032.05	$5,759,167.36
49	Number of deposits made during period	59,562	148,994
50	Number of withdrawals made during period	53,485	77,902
51	Amount deposited during period	$53,690,771.10	$48,134,506.34
52	Amount withdrawn during period	$44,415,914.92	$45,767,012.38
53	Average amount in each account	$3,871.00	$2,861.00
54	Number of real estate loans October 31	3,438	5,438
55	Average real estate loan	$17,456.00	$17,627.00
56	Number of other loans October 31	1,149	1,659
57	Average other loan	$2,438.00	$2,704.00
58	*Gross income received during period	$5,589,518.10	$8,323,641.76
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$541,083.04	$560,745.95
60	*Bank building occupancy	111,893.27	195,309.60
61	Advertising	44,355.21	53,719.89
62	Contributions, etc.	10,956.00	16,182.96
63	State tax	63,390.93	96,525.00
64	Miscellaneous	274,830.65	435,396.75
65	Total of above costs per $1,000 of deposits	12.78	12.21

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

HAVERHILL	HINGHAM	HOLYOKE			
PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	COMMUNITY SAVINGS BANK	HOLYOKE SAVINGS BANK	PEOPLES SAVINGS BANK	
$157,543.06	$293,514.20	$474,182.52	$964,866.30	$258,741.21	1
175,269.67	500,728.88	620,283.98	626,919.15	111,565.80	2
—	—	695,185.34	2,215,753.49	659,027.63	3
1,309,008.32	1,264,123.06	8,639,710.95	3,640,235.92	2,862,690.82	4
—	—	—	39,982.21	—	5
7,006,276.41	6,333,615.51	30,664,107.41	27,329,865.31	11,610,120.70	6
993,602.55	929,187.48	9,539,557.00	8,062,965.15	6,263,608.81	7
100,000.00	300,000.00	13,750,000.00	900,000.00	1,500,000.00	8
24,347,506.23	21,559232.98	130,821,152.80	26,755,988.58	38,612,384.57	9
2,468,655.10	1,221,354.70	17,921,509.14	8,403,106.57	10,382,231.95	10
1,268,961.58	552,487.12	21,594,088.89	8,106,268.11	9,540,350.91	11
48,197.73	—	16,248,063.54	9,344,109.43	4,845,040.70	12
732,906.05	—	12,258,388.82	13,052,247.75	8,148,170.68	13
339,138.32	452,929.32	4,985,856.44	2,835,690.44	2,429,849.68	14
747,654.33	731,832.79	7,023,408.04	3,005,883.32	2,992,080.42	15
333,465.01	102,361.00	2,019,575.89	629,331.03	759,154.77	16
96,922.07	89,415.24	707,598.04	169,738.27	214,777.97	17
83,628.72	10,492.40	190,220.69	55,174.06	16,789.98	18
—	—	20,799.86	—	2,939.83	19
—	370.25	133.22	13,410.36	556.18	20
45,441.51	22,788.01	184,346.09	85,795.83	59,087.66	21
36,649.79	1.00	2.00	1.00	1.00	22
191,834.26	5,181.02	289,777.77	1,544,908.58	329,498.79	23
$40,482,660.71	**$34,369,614.96**	**$278,647,948.43**	**$117,782,240.86**	**$101,598,670.06**	24
$25,170,942.55	$22,673,897.97	$154,855,955.58	$71,499,322.19	$46,786,244.39	25
—	—	—	—	—	26
8,645,896.32	6,634,491.28	66,339,709.34	23,062,718.53	29,653,507.69	27
—	—	380,074.55	79,583.41	290,517.53	28
2,427,369.27	1,907,678.14	24,961,250.70	7,477,139.33	11,276,703.50	29
63,975.41	11,908.12	2,917.00	447,666.27	293,550.44	30
—	—	—	—	—	31
—	—	—	2,398.82	7,545.16	32
70,152.52	64,078.08	912,643.74	847,375.75	952,402.44	33
204,888.32	511,793.55	6,064,301.57	1,244,283.00	1,998,115.30	34
398,661.96	129,243.17	7,462,872.31	2,266,834.58	2,686,794.08	35
—	210,338.84	—	429,603.09	—	36
61,440.65	45,287.47	562,510.47	106,435.11	188,857.55	37
1,787,115.39	1,260,000.00	10,164,869.20	5,017,210.70	3,585,500.00	38
4.92	4.03	4.12	4.89	4.06	39
1,652,218.32	920,898.34	6,940,843.97	5,301,670.08	3,878,931.98	40
4.55	2.95	2.82	5.17	4.39	41
$40,482,660.71	**$34,369,614.96**	**$278,647,948.43**	**$117,782,240.86**	**$101,598,670.06**	42
12,173	10,841	75,193	37,086	22,946	43
1,714	2,343	19,618	5,559	5,772	44
1,648	1,884	14,196	5,227	3,469	45
12,239	11,300	80,615	37,418	25,249	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$1,887,317,76.	$1,533,251.32	$12,905,205.47	$5,275,849.24	$4,633,404.89	48
40,185	43,168	366,374	230,291	90,209	49
19,789	25,726	165,136	96,483	46,484	50
$12,658,692.21	$18,841,832.10	$102,097,409.38	$34,315,660.06	$34,189,186.75	51
$12,251,178.79	$16,328,044.71	$95,796,102.94	$32,337,489.67	$32,354,162.23	52
$2,961.00	$2,762.00	$3,055.00	$2,729.00	$3,486.00	53
2,332	1,398	13,900	5,497	4,659	54
$12,378.00	$16,690.00	$14,305.00	$11,945.00	$15,353.00	55
784	542	5,789	4,090	3,935	56
$1,386.00	$2,186.00	$2,075.00	$1,428.00	$1,378.00	57
$2,662,826.39	$2,172,628.38	$17,350,907.41	$6,583,804.44	$6,184,950.97	58
$181,152.28	$149,322.30	$1,290,098.56	$459,427.16	$379,340.65	59
66,011.50	30,862.13	293,068.67	152,335.18	70,011.28	60
26,381.02	14,347.09	175,876.68	101,032.12	76,153.35	61
1,015.00	3,177.70	28,459.75	4,759.00	6,404.53	62
30,579.58	35,529.08	89,944.67	128,791.30	33,930.24	63
130,811.96	101,206.52	893,852.70	294,465.28	265,801.02	64
12.03	10.71	11.24	11.17	9.45	65

		HOPKINTON	HUDSON
		HOLLISTON-HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK
	Assets		
1	Cash, checks and items	$61,528.93	$257,450.93
2	Due from banks	230,005.99	192,431.98
3	Chapter 168, s. 51A	—	31,892.64
4	U.S. Government obligations, direct and fully guaranteed	695,800.00	—
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	2,796,036.50	9,297,842.86
7	Bank and fire insurance company stocks, etc.	338,453.49	2,342,372.34
8	Federal Funds sold	200,000.00	—
9	Real estate loans (conventional)	4,620,611.09	13,558,920.15
10	G.I. loans (in-state)	1,918,821.75	2,589,422.50
11	F.H.A. loans (in-state)	—	2,403,067.84
12	G.I. loans (out-of-state)	—	410,021.55
13	F.H.A. loans (out-of-state)	237,459.13	522,475.83
14	Personal loans	—	401,717.10
15	Other loans	272,479.59	463,290.62
16	Banking premises	34,564.42	62,542.15
17	Furniture and fixtures	8,342.50	75,600.87
18	Other real estate owned, etc.	—	25,488.47
19	Taxes and insurance paid on mortgaged properties	—	334.00
20	Mortgage acquisition costs	—	5,774.75
21	Mutual Savings Central Fund, Inc.	6,056.22	23,816.69
22	Deposit Insurance Fund	2.00	16,815.08
23	All other assets	—	16,678.29
24	Total	**$11,420,161.61**	**$32,697,956.64**
	Liabilities		
25	Ordinary deposits	$5,781,493.66	$18,742,897.94
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	3,371,189.82	8,344,228.22
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	1,328,034.59	2,228,597.91
30	Club deposits	—	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	756.00	58,091.43
34	Due to mortgagors	21,200.00	585,515.83
35	Mortgagors' payments not applied	75,366.50	44,790.95
36	Net interim income	—	—
37	All other liabilities	40,367.27	41,885.62
38	Guaranty Fund	382,235.00	1,293,000.00
39	Percentage to total deposits	3.64	4.41
40	Other surplus accounts	419,518.77	1,358,948.74
41	Percentage to total deposits	4.00	4.64
42	Total	**$11,420,161.61**	**$32,697,956.64**
	General Information		
43	Number of deposit accounts October 31, 1971	4,491	9,998
44	Number of deposit accounts opened during period	707	1,666
45	Number of deposit accounts closed during period	497	1,406
46	Number of accounts October 31, 1972	4,701	10,258
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$524,280.12	$1,512,167.62
49	Number of deposits made during period	13,032	37,681
50	Number of withdrawals made during period	6,476	22,615
51	Amount deposited during period	$3,770,704.72	$12,378,332.68
52	Amount withdrawn during period	$3,368,098.44	$11,478,904.02
53	Average amount in each account	$2,229.00	$2,858.00
54	Number of real estate loans October 31	582	1,371
55	Average real estate loan	$11,644.00	$14,211.00
56	Number of other loans October 31	153	562
57	Average other loan	$1,781.00	$1,539.00
58	*Gross income received during period	$696,455.54	$2,061,631.56
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$47,990.71	$185,063.74
60	*Bank building occupancy	7,230.84	36,978.84
61	Advertising	2,796.28	15,834.12
62	Contributions, etc.	40.00	750.00
63	State tax	4,207.95	33,703.68
64	Miscellaneous	53,919.45	110,760.75
65	Total of above costs per $1,000 of deposits	11.09	13.07

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

IPSWICH	LAWRENCE			LEE	
IPSWICH SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX BROADWAY SAVINGS BANK	LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	
$105,381.83	$233,645.59	$849,314.11	$549,375.03	$126,347.73	1
134,732.92	342,177.42	579,078.17	752,639.14	339,637.47	2
—	—	2,387,208.15	593,740.97	203,909.05	3
200,000.00	408,480.60	6,418,646.78	6,319,191.26	199,910.43	4
—	—	—	—	—	5
3,028,474.60	5,148,591.88	9,627,103.26	14,205,325.15	5,768,989.07	6
883,476.90	1,240,527.16	9,206,982.80	7,056,370.74	1,623,166.96	7
500,000.00	—	5,800,000.00	1,300,000.00	600,000.00	8
17,662,353.89	14,472,885.59	83,173,739.15	50,579,343.83	23,238,495.87	9
1,034,547.92	2,322,513.98	16,532,114.09	11,782,588.34	1,320,683.45	10
965,888.34	3,444,735.78	11,106,100.13	9,251,140.91	479,279.74	11
14,763.35	—	4,842,532.91	3,581,777.84	41,382.29	12
50,118.52	—	7,142,948.12	4,238,699.39	137,523.45	13
343,199.01	204,244.75	2,643,215.87	2,351,062.97	2,073,619.07	14
448,292.18	651,963.83	3,963,596.40	2,546,614.61	873,803.55	15
125,148.94	78,324.73	908,687.76	232,208.25	165,499.44	16
80,264.36	94,985.62	356,505.48	124,985.34	69,927.51	17
1,981.65	1,949.41	395,347.53	27,453.56	—	18
13,188.91	—	61,951.27	—	—	19
9.71	—	—	40,741.47	—	20
12,881.80	15,194.10	164,055.46	79,325.23	25,814.31	21
1.00	1.00	2.00	1.00	1.00	22
78,803.89	31,268.67	1,333,806.77	416,671.59	107,550.65	23
$25.683,509.72	**$28,691,490.11**	**$167,492,936.21**	**$116,029,256.62**	**$37,395,541.04**	24
$16,649,207.81	$15,411,345.13	$89,757,735.17	$63,342,156.18	$18,723,175.68	25
—	—	—	—	—	26
5,298,566.90	7,680,296.05	43,334,398.27	27,881,672.67	10,705,511.89	27
—	—	—	—	—	28
1,165,182.94	2,213,223.22	12,287,791.49	11,247,634.45	3,889,932.75	29
1,114.00	25,774.50	546,849.65	418,794.88	92,024.40	30
—	—	—	—	—	31
36,993.92	—	—	—	—	32
39,679.66	78,759.62	862,345.52	465,671.63	233,825.14	33
469,641.01	243,023.49	3,752,708.55	2,618,420.59	848,145.61	34
109,873.05	137,384.95	1,038,720.31	540,606.28	222,170.97	35
—	—	—	21,522.00	—	36
78,258.54	126,364.56	193,672.13	53,064.02	12,149.07	37
1,150,900.00	1,442,000.00	6,936,000.00	4,089,508.00	1,445,300.00	38
4.98	5.69	4.75	3.97	4.33	39
684,091.89	1,333,318.59	8,782,715.12	5,350,205.92	1,223,305.53	40
2.96	5.26	6.02	5.20	3.66	41
$25,683,509.72	**$28,691,490.11**	**$167,492,936.21**	**$116,029,256.62**	**$37,395,541.04**	42
10,482	9,672	37,001	28,589	9,203	43
1,668	1,376	6,694	4,505	1,709	44
996	1,469	5,738	4,675	1,451	45
11,154	9,579	37,957	28,419	9,461	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$1,197,363.18	$1,332,841.46	$7,557,070.18	$5,352,384.85	$1,694,491.87	48
41,096	26,421	129,503	97,124	33,267	49
19,882	15,070	66,430	53,795	17,148	50
$10,595,261.78	$8,874,520.16	$48,815,425.72	$36,158,699.55	$13,457,895.74	51
$9,758,783.91	$8,854,683.95	$45,148,040.82	$33,119,572.78	$11,337,956.78	52
$2,072.00	$2,642.00	$3,830.00	$3,606.00	$3,522.00	53
1,629	1,938	7,999	5,021	1,724	54
$12,110.00	$10,443.00	$15,352.00	$15,820.00	$14,627.00	55
229	344	3,469	2,468	2,192	56
$3,456.00	$2,489.00	$1,905.00	$1,984.00	$1,345.00	57
$1,642,427.80	$1,871,624.94	$10,468,602.30	$7,205,942.57	$2,390,565.50	58
$133,823.81	$111,147.10	$782,163.93	$504,590.72	$240,425.53	59
41,374.40	31,858.29	209,200.08	83,215.94	23,762.33	60
21,646.54	18,486.59	147,296.98	93,590.63	28,058.26	61
2,694.29	6,907.51	37,159.31	25,883.65	2,695.00	62
16,926.51	20,527.45	134,380.67	95,826.61	9,186.15	63
129,792.11	101,571.63	528,259.33	318,730.47	102,796.70	64
14.98	11.47	12.64	10.94	12.21	65

		LEICESTER	LENOX
		LEICESTER SAVINGS BANK	LENOX SAVINGS BANK
	Assets		
1	Cash, checks and items	$20,010.40	$101,364.00
2	Due from banks	75,946.62	78,151.62
3	Chapter 168, s. 51A	—	92,792.56
4	U.S. Government obligations, direct and fully guaranteed	—	508,257.07
5	State, county and municipal obligations	—	9,761.02
6	Other bonds, notes and debentures	2,187,326.65	2,209,891.35
7	Bank and fire insurance company stocks, etc.	70,781.01	572,367.08
8	Federal Funds sold	100,000.00	200,000.00
9	Real estate loans (conventional)	3,577,225.70	11,256,916.11
10	G.I. loans (in-state)	1,214,286.71	332,372.51
11	F.H.A. loans (in-state)	1,208,081.60	146,694.01
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	71,902.79	197,433.54
14	Personal loans	—	502,063.34
15	Other loans	58,998.36	929,489.33
16	Banking premises	29,400.00	125,834.28
17	Furniture and fixtures	11,429.27	46,180.67
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	109.70	174.02
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	9,744.02	12,685.90
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	2,527.43	242,935.75
24	Total	**$8,637,771.26**	**$17,565,365.16**
	Liabilities		
25	Ordinary deposits	$5,358,767.55	$8,408,501.92
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,168,206.16	6,560,922.96
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	340,400.00	976,104.39
30	Club deposits	1,067.00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	8,356.19	72,382.36
33	Unearned discount	160.00	4,159.47
34	Due to mortgagors	11,483.15	241,073.70
35	Mortgagors' payments not applied	188,588.85	68,064.62
36	Net interim income	49,084.79	—
37	All other liabilities	4,457.91	92,792.70
38	Guaranty Fund	391,000.00	684,987.52
39	Percentage to total deposits	4.97	4.30
40	Other surplus accounts	116,199.66	456,375.52
41	Percentage to total deposits	1.48	2.86
42	Total	**$8,637,771.26**	**$17,565,365.16**
	General Information		
43	Number of deposit accounts October 31, 1971	3,189	4,468
44	Number of deposit accounts opened during period	318	1,272
45	Number of deposit accounts closed during period	312	1,038
46	Number of accounts October 31, 1972	3,195	4,702
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$402,964.24	$796,635.45
49	Number of deposits made during period	7,320	20,895
50	Number of withdrawals made during period	4,188	11,631
51	Amount deposited during period	$1,937,724.01	$6,960,280.24
52	Amount withdrawn during period	$1,934,559.81	$5,611,983.76
53	Average amount in each account	$2,462.00	$3,391.00
54	Number of real estate loans October 31	749	886
55	Average real estate loan	$8,106.00	$13,469.00
56	Number of other loans October 31	37	829
57	Average other loan	$1,595.00	$1,727.00
58	*Gross income received during period	$531,725.30	$1,053,224.38
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$47,113.89	$84,545.19
60	*Bank building occupancy	9,600.76	20,072.42
61	Advertising	11,060.37	11,848.16
62	Contributions, etc.	100.00	685.00
63	State tax	4,229.63	4,017.83
64	Miscellaneous	28,362.04	60,516.91
65	Total of above costs per $1,000 of deposits	12.77	11.39

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

LEOMINSTER	LEXINGTON	LOWELL			
LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	
$206,898.46	$112,153.67	$92,894.20	$663,458.77	$503,410.46	1
129,081.29	234,145.42	570,126.36	790,465.93	1,158,467.16	2
104,673.22	—	—	478,000.00	90,515.25	3
2,501,270.60	686,679.72	16,154,557.04	3,202,359.96	3,588,394.46	4
—	348,246.32	—	—	15,000.00	5
9,542,802.29	14,401,313.42	4,951,319.00	11,799,051.77	12,299,051.52	6
2,094,449.00	1,407,812.80	3,826,516.85	4,331,823.20	2,267,467.60	7
—	—	200,000.00	—	—	8
29,151,527.69	30,093,240.82	44,462,134.80	52,447,406.17	14,554,311.01	9
846,250.47	2,008,070.66	11,971,074.84	8,982,765.46	9,024,052.50	10
561,251.95	750,357.08	10,499,755.34	8,796,214.76	5,756,490.04	11
—	310,314.00	3,238,118.07	856,980.59	4,693,017.87	12
—	918,908.50	2,004,268.54	1,108,335.84	5,109,803.89	13
565,200.39	579,545.54	328,560.64	2,040,728.06	2,387,180.58	14
664,656.10	362,424.97	2,354,205.40	3,097,251.26	1,446,840.76	15
314,381.32	251,706.08	432,501.66	351,948.55	398,432.44	16
57,234.63	63,580.75	79,711.97	211,385.64	141,730.18	17
11,916.62	—	3,297.75	108,324.98	30,882.71	18
8,415.21	—	117.75	—	—	19
—	89.14	—	93,743.21	—	20
23,653.64	10,845.45	40,022.91	118,008.54	38,885.70	21
1.00	26,524.11	1.00	27,834.54	27,956.01	22
221,847.39	740,568.76	19,161.19	517,118.21	469,355.51	23
$47,005,511.27	**$53,306,527.21**	**$101,228,345.31**	**$100,003,205.44**	**$64,001,245.65**	24
$33,674,673.18	$31,372,018.85	$55,852,754.08	$80,311,475.48	$35,100,170.98	25
—	—	—	—	1,329,556.33	26
5,824,909.12	13,074,218.42	33,652,157.07	9,251,016.91	7,256,333.58	27
—	—	—	71,231.20	—	28
2,534,583.27	4,114,116.87	—	—	14,895,314.49	29
3,700.00	—	2,680.00	3,230.00	—	30
—	—	—	—	—	31
—	—	—	2,076.43	—	32
84,266.67	112,435.27	95,909.68	417,124.29	602,447.77	33
523,362.63	561,877.67	496,348.41	1,434,610.33	213,029.65	34
116,144.57	506,738.79	561,816.90	560,248.27	154,545.83	35
156,475.28	292,653.30	—	230,463.91	—	36
49,242.37	134,763.55	151.95	549,106.83	73,018.79	37
2,061,100.00	1,415,100.69	3,643,000.00	4,131,667.76	1,819,824.69	38
4.90	2.91	4.07	4.61	3.11	39
1,977,054.18	1,722,603.80	6,923,527.22	3,040,954.03	2,557,003.54	40
4.70	3.55	7.73	3.39	4.36	41
$47,005,511.27	**$53,306,527.21**	**$101,228,345.31**	**$100,003,205.44**	**$64,001,245.65**	42
16,198	13,981	22,986	46,442	23,495	43
1,989	2,364	1,893	7,836	3,468	44
2,170	1,818	2,151	6,438	3,148	45
16,017	14,527	22,728	47,840	23,815	46
5¼-5½	5¼-5½	5¼-5½	5-5¼	5-5½	47
$2,153,800.11	$2,439,992.05	$4,798,204.56	$4,041,613.25	$2,854,364.75	48
59,460	56,249	54,054	175,861	65,940	49
27,833	31,547	21,312	95,398	37,112	50
$15,464,743.78	$25,833,721.65	$17,032,340.06	$39,955,157.51	$19,834,153.01	51
$14,112,948.74	$22,151,930.18	$16,465,825.77	$37,825,049.68	$17,378,300.83	52
$2,624.00	$3,343.00	$3,933.00	$1,866.00	$2,460.00	53
2,371	1,657	6,274	5,640	3,304	54
$12,889.00	$20,568.00	$11,503.00	$12,800.00	$11,846.00	55
761	609	1,117	2,846	2,731	56
$1,616.00	$1,547.00	$2,401.00	$1,805.00	$1,404.00	57
$2,913,811.60	$3,304,096.37	$6,200,830.74	$6,120,343.84	$4,133,573.54	58
$176,129.76	$184,477.85	$281,524.82	$518,718.64	$351,662.10	59
43,174.29	31,273.73	72,286.73	140,173.12	83,541.62	60
15,840.83	18,061.60	23,262.80	69,967.29	19,893.13	61
6,058.95	1,045.00	18,990.91	12,305.00	15,078.90	62
41,954.58	45,864.27	80,822.44	23,772.80	68,593.38	63
117,233.76	110,757.65	164,590.30	366,502.85	202,506.79	64
9.53	8.05	7.16	12.62	12.65	65

		LOWELL	LUDLOW
		WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK
	Assets		
1	Cash, checks and items	$129,096.58	$642,098.20
2	Due from banks	319,328.89	534,220.15
3	Chapter 168, s. 51A	—	1,112,294.10
4	U.S. Government obligations, direct and fully guaranteed	3,569,843.70	383,296.44
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,538,038.36	12,388,464.65
7	Bank and fire insurance company stocks, etc.	644,278.47	5,577,769.97
8	Federal Funds sold	—	650,000.00
9	Real estate loans (conventional)	15,306,707.18	35,530,290.88
10	G.I. loans (in-state)	311,638.06	3,369,058.24
11	F.H.A. loans (in-state)	212,095.18	2,105,967.55
12	G.I. loans (out-of-state)	—	1,443,641.19
13	F.H.A. loans (out-of-state)	—	2,939,161.31
14	Personal loans	13,160.00	1,924,249.09
15	Other loans	422,344.32	2,633,659.49
16	Banking premises	74,518.86	500,214.77
17	Furniture and fixtures	7,000.05	202,781.89
18	Other real estate owned, etc.	—	71,685.58
19	Taxes and insurance paid on mortgaged properties	46.00	20,476.67
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	12,524.35	33,658.04
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	62,597.32	297,551.62
24	Total	**$24,623,218.32**	**$72,360,540.83**
	Liabilities		
25	Ordinary deposits	$13,659,541.44	$39,605,810.38
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	8,035,376.68	17,126,330.03
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	—	5,254,407.23
30	Club deposits	—	4,102.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	278,138.59
33	Unearned discount	—	368,087.63
34	Due to mortgagors	376,612.00	1,128,625.70
35	Mortgagors' payments not applied	126,604.48	2,190,730.49
36	Net interim income	303,848.59	28,248.02
37	All other liabilities	7,648.32	26,769.55
38	Guaranty Fund	966,000.00	2,574,875.00
39	Percentage to total deposits	4.45	4.15
40	Other surplus accounts	1,147,586.81	3,774,416.21
41	Percentage to total deposits	5.29	6.09
42	Total	**$24,623,218.32**	**$72,360,540.83**
	General Information		
43	Number of deposit accounts October 31, 1971	5,630	20,236
44	Number of deposit accounts opened during period	794	2,836
45	Number of deposit accounts closed during period	797	2,086
46	Number of accounts October 31, 1972	5,627	20,986
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,095,039.22	$3,199,780.48
49	Number of deposits made during period	12,662	83,521
50	Number of withdrawals made during period	6,968	44,988
51	Amount deposited during period	$5,303,127.08	$24,660,493.20
52	Amount withdrawn during period	$4,986,643.00	$21,276,470.41
53	Average amount in each account	$3,856.00	$2,954.00
54	Number of real estate loans October 31	1,684	3,766
55	Average real estate loan	$9,400.00	$12,052.00
56	Number of other loans October 31	233	2,853
57	Average other loan	$1,869.00	$1,598.00
58	*Gross income received during period	$1,489,964.65	$4,356,727.53
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$94,110.45	$319,177.11
60	*Bank building occupancy	20,758.57	64,943.80
61	Advertising	5,027.69	34,601.01
62	Contributions, etc.	2,706.14	8,401.91
63	State tax	19,954.82	23,501.32
64	Miscellaneous	53,504.35	251,971.48
65	Total of above costs per $1,000 of deposits	9.04	11.33

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

LYNN		MALDEN	MARBLEHEAD	MARLBOROUGH	
LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARLBOROUGH SAVINGS BANK	
$357,017.28	$584,394.09	$438,094.76	$97,106.30	$346,903.57	1
789,981.87	72,336.39	737,485.62	517,398.70	228,273.66	2
1,697,619.75	104,081.50	128,908.92	100,000.00	20,522.50	3
5,528,455.07	10,747,235.82	—	897,125.00	499,218.75	4
—	—	—	—	—	5
27,291,452.19	24,464,049.65	32,185,261.44	6,627,343.62	7,057,425.35	6
9,644,426.67	12,169,550.55	9,247,052.50	1,990,035.43	2,137,477.00	7
2,900,000.00	5,750,000.00	4,300,000.00	1,150,000.00	350,000.00	8
58,735,346.00	42,367,520.77	66,645,860.86	23,070,167.64	27,264,381.92	9
13,982,900.42	23,472,338.61	9,907,609.93	683,736.47	2,793,441.53	10
10,911,529.00	34,085,331.42	7,896,336.02	122,633.77	2,802,949.78	11
3,176,513.06	9,597,149.28	4,611,774.97	766,840.35	1,431,965.81	12
2,438,653.18	11,509,669.89	9,826,209.09	986,688.67	1,207,729.59	13
2,405,399.60	1,661,932.77	1,296,765.63	192,411.59	754,258.21	14
2,917,038.84	2,268,393.30	1,139,116.33	757,445.56	1,473,600.07	15
724,326.71	1,546,685.70	349,829.58	164,775.62	234,011.81	16
234,668.51	356,825.07	403,629.76	40,596.87	125,378.19	17
117,346.84	340,491.75	360,163.65	—	—	18
537.00	—	800,000.00	—	2,961.45	19
17,274.21	5,767.00	16,483.05	—	—	20
107,662.94	139,992.05	126,318.91	17,348.17	33,900.16	21
1.00	1.00	—	1.00	18,072.63	22
955,040.82	723,154.34	682,992.40	4,227.30	59,380.39	23
$144,993,190.96	**$181,966,900.95**	**$151,099,893.42**	**$38,185,882.06**	**$48,841,852.37**	24
$95,497,265.24	$102,548,617.65	$117,836,939.97	$21,883,325.02	$25,248,718.15	25
3,928,608.40	—	—	—	518,483.39	26
21,323,003.49	45,039,113.30	4,428,458.82	8,833,110.71	16,381,663.85	27
—	—	—	—	—	28
5,701,382.65	11,975,009.97	8,424,089.60	3,197,434.46	1,496,180.27	29
4,656.50	397,667.58	918,503.31	69,713.92	—	30
—	—	—	—	—	31
—	—	—	—	—	32
314,956.65	853,268.99	487,151.56	49,748.22	267,460.85	33
2,282,217.29	744,018.26	1,929,835.04	160,386.39	1,153,582.73	34
2,570,547.37	4,039,931.45	4,574,779.51	851,739.53	246,555.53	35
659,288.18	—	—	—	131,033.06	36
149,821.27	251,388.98	485,484.39	34,576.04	72,586.34	37
6,077,750.00	8,042,895.79	6,044,050.00	1,161,991.89	1,909,931.61	38
4.80	5.03	4.59	3.42	4.38	39
6,483,693.92	8,074,988.98	5,970,601.22	1,943,855.88	1,415,656.59	40
5.12	5.05	4.54	5.72	3.24	41
$144,993,190.96	**$181,966,900.95**	**$151,099,893.42**	**$38,185,882.06**	**$48,841,852.37**	42
37,411	48,262	44,050	10,880	14,090	43
5,907	6,879	7,379	1,491	2,995	44
3,996	6,272	7,171	1,132	2,163	45
39,322	48,869	44,258	11,239	14,922	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$6,259,435.19	$8,145,095.90	$6,570,359.91	$1,727,518.90	$2,194,686.94	48
156,967	186,857	198,418	36,345	53,823	49
73,329	122,950	129,031	25,452	27,372	50
$40,998,297.96	$51,913,194.97	$54,858,158.72	$16,139,735.83	$17,772,308.45	51
$36,127,327.07	$47,990,960.06	$46,508,022.81	$14,353,667.02	$14,876,890.24	52
$3,216.00	$3,265.00	$2,953.00	$3,018.00	$2,925.00	53
5,911	9,068	6,126	1,355	2,013	54
15,098.00	13,347.00	16,142.00	18,915.00	17,636.00	55
2,365	2,400	2,062	418	1,002	56
2,251.00	1,638.00	1,181.00	2,272.00	2,223.00	57
$8,696,043.99	$11,037,728.68	$9,129,439.82	$2,415,781.12	$3,113,919.57	58
$610,404.04	$613,148.23	$692,706.85	$93,358.95	$280,052.94	59
124,202.78	260,445.50	159,183.95	34,025.71	69,080.28	60
83,298.86	96,979.58	73,919.10	10,434.00	34,950.04	61
21,063.88	28,169.99	17,494.77	625.00	3,587.92	62
142,708.82	146,490.46	51,263.80	34,384.32	40,338.60	63
404,718.39	435,794.15	452,146.02	91,433.17	143,038.30	64
10.96	9.91	11.06	7.79	13.08	65

		MAYNARD	MEDFORD
		ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK
	Assets		
1	Cash, checks and items	$357,450.87	$421,104.05
2	Due from banks	214,193.07	324,972.09
3	Chapter 168, s. 51A	—	—
4	U.S. Government obligations, direct and fully guaranteed	677,126.61	5,600,912.00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,432,868.35	28,254,825.73
7	Bank and fire insurance company stocks, etc.	1,147,498.41	952,599.66
8	Federal Funds sold	550,000.00	500,000.00
9	Real estate loans (conventional)	19,261,070.97	36,766,143.42
10	G.I. loans (in-state)	1,504,376.35	4,685,736.21
11	F.H.A. loans (in-state)	712,595.34	3,640,696.24
12	G.I. loans (out-of-state)	79,816.33	3,048,507.85
13	F.H.A. loans (out-of-state)	131,391.70	2,480,145.14
14	Personal loans	908,746.50	302,555.76
15	Other loans	1,014,890.20	1,093,094.83
16	Banking premises	44,896.14	215,702.87
17	Furniture and fixtures	31,522.85	197,799.66
18	Other real estate owned, etc.	—	73,451.13
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	1,478.49	4,568.87
21	Mutual Savings Central Fund, Inc.	11,123.19	52,420.19
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	101,178.92	638,627.36
24	Total	**$31,182,225.29**	**$89,253,864.06**
	Liabilities		
25	Ordinary deposits	$18,449,254.94	$74,251,284.33
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	7,691,543.33	2,795,265.36
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,067,600.00	2,516,277.29
30	Club deposits	137,018.32	396,537.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	194,458.85	274,422.79
34	Due to mortgagors	511,065.73	109,155.83
35	Mortgagors' payments not applied	50,258.16	3,607,679.74
36	Net interim income	163,322.83	143,352.32
37	All other liabilities	26,009.51	141,157.98
38	Guaranty Fund	847,650.00	2,865,000.00
39	Percentage to total deposits	2.99	3.58
40	Other surplus accounts	1,044,043.62	2,153,731.42
41	Percentage to total deposits	3.68	2.69
42	Total	**$31,182,225.29**	**$89,253,864.06**
	General Information		
43	Number of deposit accounts October 31, 1971	9,500	28,299
44	Number of deposit accounts opened during period	1,507	5,310
45	Number of deposit accounts closed during period	1,215	3,740
46	Number of accounts October 31, 1972	9,792	29,869
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,445,869.73	$3,890,856.99
49	Number of deposits made during period	38,348	143,512
50	Number of withdrawals made during period	23,019	79,564
51	Amount deposited during period	$13,684,895.52	$38,878,664.13
52	Amount withdrawn during period	$12,363,290.45	$33,856,580.43
53	Average amount in each account	$2,881.00	$2,664.00
54	Number of real estate loans October 31	1,402	3,607
55	Average real estate loan	$15,470.00	$14,034.00
56	Number of other loans October 31	1,059	886
57	Average other loan	$1,816.00	$1,575.00
58	*Gross income received during period	$2,017,620.75	$5,513,565.27
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$130,318.27	$389,522.20
60	*Bank building occupancy	17,920.32	68,495.82
61	Advertising	8,031.48	28,465.76
62	Contributions, etc.	—	3,837.50
63	State tax	24,533.00	86,879.91
64	Miscellaneous	94,518.42	256,615.87
65	Total of above costs per $1,000 of deposits	9.76	10.48

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

MEDWAY	MELROSE	MERRIMAC	MIDDLE-BOROUGH	MILFORD	
MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLEBOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	
$65,807.56	$191,252.05	$13,846.53	$46,053.26	$127,159.33	1
36,661.60	307,990.94	83,517.91	80,890.23	125,894.42	2
14,075.00	311,481.48	—	—	—	3
349,949.69	1,374,835.07	161,241.68	1,721,212.00	6,153,405.97	4
—	—	—	—	45,014.23	5
1,144,666.28	21,220,885.59	1,308,671.21	1,778,972.83	9,606,477.50	6
410,495.17	3,664,287.97	78,594.68	675,042.79	1,173,965.13	7
220,000.00	600,000.00	100,000.00	250,000.00	1,800,000.00	8
5,283,134.51	40,791,655.15	2,244,066.66	5,676,414.07	22,914,562.68	9
1,222,464.67	1,987,510.83	65,907.32	201,139.90	2,437,931.53	10
1,928,707.38	—	—	—	2,004,414.34	11
357,113.35	4,655,121.46	—	—	—	12
425,067.49	4,333,891.17	—	1,104,246.57	—	13
391,956.08	91,185.18	20,001.94	71,557.21	705,680.72	14
329,526.80	1,265,128.61	122,064.01	103,941.20	778,515.86	15
96,799.07	156,095.70	45,874.02	56,168.86	216,079.56	16
21,900.74	53,181.36	4,704.48	9,785.82	32,279.50	17
21,789.12	15,947.55	—	960.07	—	18
—	—	—	—	482.24	19
—	—	—	—	—	20
5,485.80	53,086.60	4,005.82	13,547.58	31,733.90	21
1.00	1.00	1.00	1.00	1.00	22
3,256.00	95,578.53	153.56	1,545.49	266,112.25	23
$12,328,857.31	**$81,169,116.24**	**$4,252,650.82**	**$11,791,478.88**	**$48,419,710.16**	24
$7,489,114.52	$52,251,536.50	$2,649,875.74	$8,181,681.10	$27,867,757.44	25
—	—	—	—	—	26
1,932,225.40	16,297,816.14	977,552.49	2,430,648.07	11,800,088.30	27
—	—	—	16,648.43	—	28
1,414,500.00	3,660,349.94	138,000.00	100,314.30	3,432,006.94	29
67,744.92	103,885.98	316.00	53,796.75	—	30
—	—	—	—	—	31
—	—	—	—	—	32
113,991.92	361,527.43	2,868.89	63,835.32	117,658.00	33
44,821.36	223,944.00	84,613.50	9,500.00	302,400.26	34
165,867.68	312,003.87	44,046.13	36,663.00	1,351,319.34	35
126,342.29	285,244.18	10,723.79	—	115,895.30	36
51,510.18	171,281.17	4,311.13	9,178.30	72,391.13	37
368,000.00	3,258,102.44	171,765.01	512,575.00	1,886,300.00	38
3.38	4.51	4.56	4.75	4.38	39
554,739.04	4,243,424.59	168,578.14	376,638.61	1,473,893.45	40
5.09	5.87	4.47	3.49	3.42	41
$12,328,857.31	**$81,169,116.24**	**$4,252,650.82**	**$11,791,478.88**	**$48,419,710.16**	42
6,124	20,327	2,439	5,144	12,430	43
1,328	2,821	232	381	2,159	44
934	3,538	231	352	1,942	45
6,518	19,610	2,440	5,173	12,647	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$526,229.98	$3,637,418.98	$181,071.43	$528,301.13	$2,213,166.83	48
20,398	70,537	6,377	12,163	50,096	49
12,549	41,818	3,230	5,831	25,126	50
$5,325,532.23	$28,081,696.83	$1,687,960.54	$3,009,471.33	$15,942,391.03	51
$4,648,589.28	$26,316,526.81	$1,488,874.48	$2,475,180.08	$14,020,102.27	52
$1,662.00	$3,682.00	$1,543.00	$2,074.00	$3,408.00	53
739	2,864	295	784	2,003	54
$12,472.00	$18,075.00	$7,830.00	$8,905.00	$13,658.00	55
464	544	100	93	1,012	56
$1,555.00	$12,493.00	$1,421.00	$1,887.00	$1,466.00	57
$819,907.24	$5,212,039.50	$276,771.52	$705,854.54	$2,900,749.90	58
$75,737.18	$287,889.46	$33,582.16	$49,153.80	$128,985.02	59
12,720.18	39,868.08	13,679.13	9,325.66	37,408.41	60
2,313.86	22,506.80	2,327.72	4,238.84	9,160.61	61
1,278.70	1,900.00	247.86	989.00	791.00	62
10,400.00	73,637.14	2,838.54	10,735.52	43,751.00	63
45,085.08	232,170.48	17,567.65	25,059.94	101,448.44	64
13.62	9.11	18.65	9.27	7.46	65

		MILLBURY	MILTON
		MILLBURY SAVINGS BANK	MILTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$162,042.91	$306,178.82
2	Due from banks	61,810.46	501,377.07
3	Chapter 168, s. 51A	—	—
4	U.S. Government obligations, direct and fully guaranteed	1,396,688.92	3,319,150.89
5	State, county and municipal obligations	—	210,503.60
6	Other bonds, notes and debentures	1,247,008.84	17,856,972.99
7	Bank and fire insurance company stocks, etc.	488,657.06	474,142.00
8	Federal Funds sold	200,000.00	—
9	Real estate loans (conventional)	9,932,087.07	60,342,052.92
10	G.I. loans (in-state)	1,162,823.74	2,280,888.05
11	F.H.A. loans (in-state)	7,443.33	1,825,810.15
12	G.I. loans (out-of-state)	—	—
13	F.H.A. loans (out-of-state)	—	—
14	Personal loans	545,431.97	523,299.82
15	Other loans	282,308.21	3,240,767.92
16	Banking premises	111,169.29	322,908.54
17	Furniture and fixtures	33,968.15	187,446.22
18	Other real estate owned, etc.	—	302,732.17
19	Taxes and insurance paid on mortgaged properties	723.23	59,709.55
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	10,436.74	21,190.48
22	Deposit Insurance Fund	1.00	46,387.66
23	All other assets	49,076.56	17,321.23
24	Total	**$15,691,677.48**	**$91,838,840.08**
	Liabilities		
25	Ordinary deposits	$10,497,337.55	$57,987,635.80
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	2,458,240.89	18,683,646.78
28	Systematic Savings Account deposits	19,021.60	—
29	Term Deposit Accounts	548,158.80	6,997,370.59
30	Club deposits	213,672.00	115,057.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	223.90	—
33	Unearned discount	63,005.14	—
34	Due to mortgagors	146,160.04	2,959,896.65
35	Mortgagors' payments not applied	347,149.05	469,344.59
36	Net interim income	—	—
37	All other liabilities	18,970.61	150,868.98
38	Guaranty Fund	686,736.15	1,944,000.00
39	Percentage to total deposits	4.99	2.32
40	Other surplus accounts	693,001.75	2,531,019.69
41	Percentage to total deposits	5.04	3.02
42	Total	**$15,691,677.48**	**$91,838,840.08**
	General Information		
43	Number of deposit accounts October 31, 1971	7,050	19,791
44	Number of deposit accounts opened during period	866	3,388
45	Number of deposit accounts closed during period	778	2,759
46	Number of accounts October 31, 1972	7,138	20,420
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$731,325.42	$4,305,420.88
49	Number of deposits made during period	17,125	86,544
50	Number of withdrawals made during period	9,341	51,676
51	Amount deposited during period	$5,171,001.98	$37,344,525.18
52	Amount withdrawn during period	$4,829,482.15	$32,199,956.16
53	Average amount in each account	$1,894.00	$4,097.00
54	Number of real estate loans October 31	1,240	2,237
55	Average real estate loan	$8,954.00	$28,810.00
56	Number of other loans October 31	591	803
57	Average other loan	$1,401.00	$4,688.00
58	*Gross income received during period	$1,012,087.17	$5,744,364.74
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$113,646.64	$315,855.14
60	*Bank building occupancy	25,471.77	62,735.92
61	Advertising	17,809.13	15,425.31
62	Contributions, etc.	100.00	6,767.84
63	State tax	17,174.08	75,009.87
64	Miscellaneous	68,376.53	181,274.42
65	Total of above costs per $1,000 of deposits	17.94	7.85

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

MONSON	NANTUCKET	NATICK	NEW BEDFORD		
MONSON SAVINGS BANK	NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	
$58,782.65	$32,967.65	$284,320.31	$621,024.53	$702,643.51	1
301,293.55	106,673.00	406,553.04	845,003.36	548,882.57	2
173,683.45	—	327,834.15	1,952,454.03	1,111,275.98	3
—	540,154.37	8,048,006.70	5,329,495.25	12,221,449.74	4
—	—	50,491.08	—	467,119.50	5
3,996,657.57	3,879,433.84	3,199,524.79	26,557,523.01	41,574,232.03	6
837,374.09	620,763.49	3,333,458.60	9,507,895.50	9,058,940.87	7
—	350,000.00	—	2,900,000.00	5,100,000.00	8
7,490,634.67	13,515,368.90	38,042,637.87	65,052,953.34	135,824,053.72	9
—	281,248.69	5,341,357.84	7,387,498.38	8,093,600.02	10
241,574.94	95,860.58	4,446,317.08	5,145,147.07	4,400,963.56	11
162,838.05	87,260.41	1,762,088.26	15,052,730.53	5,804,162.03	12
340,278.57	807,610.83	1,141,622.07	10,648,175.36	1,213,156.94	13
1,195,009.10	445,425.49	1,029,529.23	921,473.97	951,017.06	14
696,361.14	728,492.13	919,110.59	1,234,104.05	2,408,383.43	15
163,566.28	82,130.56	223,616.57	926,037.35	811,949.53	16
37,718.60	33,448.87	77,859.68	230,275.76	310,987.73	17
—	—	125,019.11	133,954.34	30,140.79	18
734.00	372.82	—	—	—	19
—	—	—	4,120.47	32,419.43	20
18,923.37	11,003.51	30,092.28	113,388.41	151,309.19	21
5,939.39	1.00	1.00	72,042.69	1.00	22
76,873.96	640,824.86	359,757.75	53,040.42	406,056.85	23
$15,798,243.38	**$22,259,041.00**	**$69,149,198.00**	**$154,688,337.82**	**$231,222,745.48**	24
$7,139,034.26	$12,608,666.57	$41,305,480.93	$96,498,592.12	$158,758,343.83	25
—	—	—	—	—	26
6,467,774.28	6,195,564.14	14,153,805.58	31,228,521.26	35,891,962.26	27
—	—	—	—	—	28
—	1,257,012.82	6,689,388.91	11,442,629.60	11,145,202.15	29
—	—	—	185,956.78	992,664.61	30
—	—	—	—	—	31
—	—	—	—	—	32
264,169.99	59,777.93	214,365.01	801,759.45	262,221.66	33
155,926.67	504,473.72	1,125,683.03	1,253,007.59	5,617,369.80	34
61,986.35	—	73,374.60	316,462.49	940,790.54	35
83,403.60	96,736.89	—	758,923.92	1,121,485.96	36
27,220.10	39,630.43	57,977.52	105,387.98	183,365.41	37
677,165.12	574,028.17	2,626,936.00	6,215,300.00	9,099,381.23	38
4.98	2.86	4.23	4.46	4.40	39
921,563.01	923,150.33	2,902,186.42	5,881,796.63	7,209,958.03	40
6.77	4.60	4.67	4.22	3.49	41
$15,798,243.38	**$22,259,041.00**	**$69,149,198.00**	**$154,688,337.82**	**$231,222,745.48**	42
4,510	5,393	17,269	39,637	61,638	43
1,008	1,771	3,212	5,855	6,843	44
909	1,193	2,268	6,147	6,651	45
4,609	5,971	18,213	39,345	61,830	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$693,710.60	$978,839.14	13,167,440.68	$7,139,601.55	$10,551,317.97	48
13,180	23,595	65,820	138,350	250,726	49
7,988	14,320	37,689	87,436	125,333	50
$3,682,184.22	$12,444,107.03	$27,296,746.29	$54,258,522.51	$75,381,567.78	51
$3,437,660.47	$10,541,634.10	$23,878,845.20	$47,973,872.59	$68,405,558.72	52
$2,952.00	$3,360	$3,412.00	$3,537.00	$3,328.00	53
977	1,103	3,465	8,033	7,892	54
$8,429.00	$13,406.00	$14,784.00	$12,858.00	$19,628.00	55
1,192	522	1,293	1,602	1,479	56
$1,587.00	$2,249.00	$1,507.00	$1,346.00	$2,271.00	57
$1,041,093.19	$1,556,409.62	$4,237,725.64	$9,531,914.96	$14,158,830.89	58
$88,997.65	$94,886.89	$294,984.48	$644,526.63	$713,874.88	59
28,189.47	457,718.32	23,006.38	188,180.69	228,745.72	60
11,904.79	4,566.67	23,450.03	84,960.05	77,497.01	61
270.00	3,180.00	10,961.20	14,600.00	29,444.36	62
5,471.21	17,698.63	15,884.83	144,451.71	63,240.88	63
68,412.12	48,276.91	231,109.02	364,447.81	529,162.13	64
14.94	10.68	9.64	10.35	7.98	65

		NEWBURYPORT	
		INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	$93,593.45	$153,020.76
2	Due from banks	433,817.91	349,813.06
3	Chapter 168, s. 51A	—	113,387.50
4	U.S. Government obligations, direct and fully guaranteed	5,631,612.32	635,538.93
5	State, county and municipal obligations	679,174.65	—
6	Other bonds, notes and debentures	14,506,853.88	7,162,189.00
7	Bank and fire insurance company stocks, etc.	4,149,226.72	2,319,330.60
8	Federal Funds sold	1,700,000.00	350,000.00
9	Real estate loans (conventional)	10,973,881.14	22,454,960.31
10	G.I. loans (in-state)	—	1,086,368.06
11	F.H.A. loans (in-state)	505,386.36	381,872.42
12	G.I. loans (out-of-state)	3,503,629.51	—
13	F.H.A. loans (out-of-state)	1,982,013.83	—
14	Personal loans	422,040.95	734,872.10
15	Other loans	1,719,867.03	1,005,464.01
16	Banking premises	324,115.57	271,145.95
17	Furniture and fixtures	57,670.63	71,578.75
18	Other real estate owned, etc.	51,444.05	—
19	Taxes and insurance paid on mortgaged properties	—	2,607.15
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	32,555.86	28,962.52
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	411,348.39	79,407.83
24	Total	**$47,178,233.25**	**$37,200,519.95**
	Liabilities		
25	Ordinary deposits	$25,329,209.60	$23,706,501.19
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	12,698,733.10	5,575,085.60
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,986,614.83	3,370,241.37
30	Club deposits	48,934.63	267,959.50
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	314,266.82	137,370.20
34	Due to mortgagors	234,372.22	670,103.96
35	Mortgagors' payments not applied	9,854.12	71,025.14
36	Net interim income	183,737.98	—
37	All other liabilities	38,020.95	47,741.61
38	Guaranty Fund	2,629,490.11	1,652,500.00
39	Percentage to total deposits	6.25	5.02
40	Other surplus accounts	1,704,998.89	1,701,991.38
41	Percentage to total deposits	4.05	5.17
42	Total	**$47,178,233.25**	**$37,200,519.95**
	General Information		
43	Number of deposit accounts October 31, 1971	11,022	10,527
44	Number of deposit accounts opened during period	1,554	2,442
45	Number of deposit accounts closed during period	1,226	1,362
46	Number of accounts October 31, 1972	11,350	11,607
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$2,118,572.60	$1,663,912.07
49	Number of deposits made during period	29,523	45,709
50	Number of withdrawals made during period	16,527	24,451
51	Amount deposited during period	$15,858,717.46	$14,780,194.47
52	Amount withdrawn during period	$13,025,312.39	$12,872,798.92
53	Average amount in each account	$3,702.00	$2,813.00
54	Number of real estate loans October 31	1,167	2,327
55	Average real estate loan	$14,537.00	$10,281.00
56	Number of other loans October 31	806	1,123
57	Average other loan	$2,657.00	$1,550.00
58	*Gross income received during period	$2,890,088.33	$2,441,265.33
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$164,805.00	$215,262.60
60	*Bank building occupancy	48,523.72	58,316.88
61	Advertising	41,164.70	25,462.43
62	Contributions, etc.	2,700.00	3,325.00
63	State tax	58,000.00	29,317.36
64	Miscellaneous	114,748.31	136,771.10
65	Total of above costs per $1,000 of deposits	10.23	14.35

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

NEWTON		NORTH ADAMS	NORTHAMPTON		
NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK	NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	
$409,048.95	$474,564.46	$158,172.14	$76,342.85	$145,148.82	1
1,582,672.98	582,718.84	364,114.06	239,344.91	111,132.97	2
1,111,762.09	523,410.07	1,517,865.24	35,813.86	—	3
16,359,811.04	8,794,610.11	2,574,714.80	963,671.07	1,292,691.47	4
1,851,109.25	—	—	—	—	5
86,515,206.49	27,430,230.29	5,310,733.13	5,149,280.18	5,360,882.82	6
11,382,177.52	3,124,313.73	4,209,638.54	907,432.81	1,067,000.50	7
2,300,000.00	300,000.00	450,000.00	780,000.00	100,000.00	8
132,051,279.28	38,530,296.35	33,825,675.03	14,357,921.61	15,422,898.69	9
18,483,478.40	431,349.13	1,005,864.87	1,473,873.64	912,176.78	10
11,872,438.38	—	556,918.45	1,821,633.70	214,528.84	11
15,798,786.89	—	6,713,660.54	1,130,651.50	3,153,546.79	12
27,119,862.20	—	5,425,154.63	2,164,235.69	2,591,668.99	13
3,502,647.67	541,227.46	2,159,510.63	434,654.06	199,891.03	14
5,062,869.33	1,590,315.14	1,499,805.32	635,780.16	532,013.52	15
1,260,691.62	612,777.66	196,400.86	52,760.93	109,436.97	16
472,321.57	102,133.04	52,226.64	19,068.45	45,670.61	17
90,873.83	—	61,226.55	16,352.30	124,074.77	18
—	—	5,073.32	—	—	19
137,759.32	21,345.87	30,943.77	—	—	20
128,267.10	26,143.05	52,163.97	17,512.76	19,944.92	21
38,940.99	1.00	1.00	11,595.91	1.00	22
2,907,982.04	30,684.82	146,601.58	2,210.66	1,717.00	23
$340,439,986.94	**$83,116,121.02**	**$66,316,465.07**	**$30,290,137.05**	**$31,404,426.49**	24
$203,231,713.74	$47,494,069.09	$38,058,803.76	$14,772,795.95	$15,336,041.07	25
—	—	—	—	613,594.03	26
81,029,428.37	19,759,746.11	14,198,808.77	9,584,970.54	10,340,541.17	27
62,117.08	—	46,315.71	—	—	28
26,919,424.68	9,190,427.15	6,118,891.03	2,219,073.05	2,134,919.80	29
—	—	—	120,917.79	—	30
—	—	—	—	—	31
1,640.13	—	269,099.04	—	—	32
2,058,436.45	78,301.26	965,110.37	147,197.34	127,763.33	33
575,319.24	450,533.00	1,071,324.04	265,484.26	517,301.07	34
689,718.50	100,894.70	183,994.36	435,379.23	94,439.11	35
1,483,080.46	410,712.79	348,566.99	76,710.00	270,479.98	36
808,648.64	9,540.13	81,289.17	30,137.95	3,118.61	37
9,329,923.00	2,738,000.00	2,609,400.00	1,072,900.00	1,234,300.00	38
3.00	3.58	4.47	4.02	4.34	39
14,250,536.65	2,883,896.79	2,364,861.83	1,564,570.94	731,928.32	40
4.58	3.77	4.05	5.86	2.57	41
$340,439,986.94	**$83,116,121.02**	**$66,316,465.07**	**$30,290,137.05**	**$31,404,426.49**	42
79,405	18,736	17,641	9,410	10,885	43
15,438	2,919	3,152	1,211	1,439	44
13,057	2,000	2,388	1,249	1,448	45
81,786	19,655	18,405	9,372	10,876	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$15,752,255.57	$3,846,548.37	$2,993,206.50	$1,382,392.85	$1,435,031.56	48
371,146	71,645	74,352	27,046	54,306	49
188,459	36,321	42,315	17,266	19,900	50
$174,655,148.59	$35,889,026.77	$21,702,766.03	$8,073,426.79	$9,487,398.84	51
$151,731,065.52	$29,794,416.43	$19,201,044.99	$7,614,780.68	$9,004,973.19	52
$3,806.00	$3,889.00	$3,174.00	$2,836.00	$2,614.00	53
10,466	2,128	3,259	1,486	1,673	54
$19,618.00	$18,309.00	$14,583.00	$14,097.00	$13,326.00	55
4,236	849	2,507	743	427	56
$2,022.00	$2,510.00	$1,459.00	$1,441.00	$1,714.00	57
$20,657,092.95	$4,984,897.76	$4,296,354.39	$1,910,684.97	$1,887,460.97	58
$1,013,869.97	$257,852.73	$305,168.63	$117,705.33	$110,135.41	59
312,439.89	80,924.65	30,246.53	15,820.95	21,546.63	60
164,415.87	17,063.92	53,911.78	11,284.78	14,622.33	61
26,946.15	1,800.00	6,600.00	675.48	710.00	62
144,963.85	79,246.99	63,703.13	26,573.40	30,105.03	63
653,161.63	157,909.33	224,079.69	80,584.96	71,050.24	64
7.44	7.78	11.70	9.50	8.73	

		NORTHAMPTON	NORTH ATTLEBOROUGH
		NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK
	Assets		
1	Cash, checks and items	$262,065.15	$186,766.91
2	Due from banks	302,952.59	2,612,056.92
3	Chapter 168, s. 51A	275,924.95	287,356.30
4	U.S. Government obligations, direct and fully guaranteed	1,348,206.31	3,152,352.53
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	9,557,276.20	24,300,755.43
7	Bank and fire insurance company stocks, etc.	2,214,029.96	4.728,916.91
8	Federal Funds sold	900,000.00	—
9	Real estate loans (conventional)	35,081,399.62	39,187,295.48
10	G.I. loans (in-state)	2,895,116.29	4,048,598.18
11	F.H.A. loans (in-state)	3,435,114.40	5,644,903.17
12	G.I. loans (out-of-state)	1,560,292.57	1,587,038.85
13	F.H.A. loans (out-of-state)	3,212,996.04	2,967,978.22
14	Personal loans	854,259.96	1,277,512.12
15	Other loans	1,137,881.51	1,344,981.98
16	Banking premises	488,373.89	228,578.58
17	Furniture and fixtures	155,198.50	93,933.48
18	Other real estate owned, etc.	464.11	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	4,514.07	—
21	Mutual Savings Central Fund, Inc.	50,704.93	57,096.06
22	Deposit Insurance Fund	22,262.94	28,487.70
23	All other assets	536,583.93	776,866.07
24	Total	**$64,295,617.92**	**$92,511,474.89**
	Liabilities		
25	Ordinary deposits	$39,040,347.92	$51,199,417.21
26	Daily Interest Account deposits	—	2,627,565.24
27	Special Notice Account deposits	12,453,098.70	19,367,901.46
28	Systematic Savings Account deposits	—	37,254.71
29	Term Deposit Accounts	4,720,520.23	7,234,663.57
30	Club deposits	354,991.10	409,704.42
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	657.84
33	Unearned discount	291,499.33	192,663.34
34	Due to mortgagors	1,826,263.70	1,931,837.04
35	Mortgagors' payments not applied	263,906.87	2,329,621.70
36	Net interim income	307,269.78	16,292.00
37	All other liabilities	1,001,402.55	236,940.00
38	Guaranty Fund	2,353,800.00	3,289,400.00
39	Percentage to total deposits	4.16	4.07
40	Other surplus accounts	1,682,517.74	3,637,556.36
41	Percentage to total deposits	2.97	4.50
42	Total	**$64,295,617.92**	**$92,511,474.89**
	General Information		
43	Number of deposit accounts October 31, 1971	18,283	21,014
44	Number of deposit accounts opened during period	4,219	2,828
45	Number of deposit accounts closed during period	2,597	2,377
46	Number of accounts October 31, 1972	19,905	21,465
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$2,767,612.69	$4,038,839.52
49	Number of deposits made during period	71,184	74,868
50	Number of withdrawals made during period	45,249	45,516
51	Amount deposited during period	$30,070,424.39	$32,478,407.62
52	Amount withdrawn during period	$24,116,190.81	$28,586,479.97
53	Average amount in each account	$2,824.00	$3,749.00
54	Number of real estate loans October 31	2,825	4,272
55	Average real estate loan	$16,349.00	$12,508.00
56	Number of other loans October 31	1,224	1,791
57	Average other loan	$1,628.00	$1,464.00
58	*Gross income received during period	$3,958,315.96	$5,715,497.97
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$217,414.92	$333,800.35
60	*Bank building occupancy	65,307.76	56,155.38
61	Advertising	50,288.47	39,873.52
62	Contributions, etc.	5,688.53	13,445.42
63	State tax	44,372.29	91,226.49
64	Miscellaneous	152,150.77	215,900.19
65	Total of above costs per $1,000 of deposits	9.52	9.33

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

NORTHBRIDGE	NORTH BROOKFIELD	NORWELL	ORANGE	PALMER	
WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	
$186,718.02	$67,501.64	$112,411.29	$47,787.61	$116,347.88	1
359,340.81	110,667.73	183,507.68	71,887.61	(305,880.24)	2
—	—	—	—	155,102.70	3
1,049,629.83	1,217,409.39	100,000.00	101,741.86	700,553.65	4
180,000.00	—	—	—	—	5
8,305,397.90	1,616,676.95	2,838,757.45	1,913,976.10	9,999,075.07	6
983,160.13	282,640.89	569,739.02	668,966.15	2,790,922.70	7
—	300,000.00	—	100,000.00	750,000.00	8
18,769,511.47	7,939,448.08	8,829,017.17	7,508,541.24	22,881,224.57	9
687,771.07	88,631.78	10,284.95	210,327.21	1,908,422.88	10
—	133,353.44	—	201,174.72	1,528,620.43	11
380,450.51	—	—	395,987.39	1,940,937.02	12
68,496.71	—	—	573,149.19	—	13
12,695.96	52,653.77	177,380.45	264,514.68	634,717.17	14
454,750.67	314,340.89	375,225.09	158,827.67	687,064.18	15
—	23,653.13	14,892.98	21,067.01	136,858.89	16
26,348.67	2,518.93	33,510.40	23,977.47	35,656.06	17
6,858.84	—	728.16	—	40,801.39	18
1,745.00	202.00	—	—	—	19
—	5,976.41	—	4,841.10	3,526.05	20
23,987.21	6,235.07	8,250.83	12,803.56	32,291.20	21
1.00	1.00	1.00	9,491.46	1.00	22
530,009.66	1,445.68	3,999.88	15,919.64	238,982.78	23
$32,026,873.46	**$12,163,356.78**	**$13,257,706.35**	**$12,304,981.67**	**$44,275,225.38**	24
$22,785,298.58	$7,043,285.27	$9,235,226.07	$7,173,477.65	$23,231,078.31	25
—	—	—	—	—	26
5,484,349.35	2,866,219.04	2,679,933.97	2,555,757.63	12,046,904.05	27
—	—	—	—	—	28
—	959,672.75	—	1,197,160.00	3,054,164.01	29
169,740.14	—	—	—	—	30
—	—	—	—	—	31
—	—	—	—	—	32
89,761.51	5,850.88	19,504.49	55,823.14	207,451.22	33
781,627.18	73,028.71	213,686.15	396,088.59	753,208.45	34
158,482.98	57,688.96	102,760.58	38,961.34	366,588.23	35
—	62,911.77	173,475.42	—	51,601.28	36
38,345.87	3,364.44	7,091.96	18,017.45	53,462.14	37
1,241,711.00	551,898.83	564,250.00	493,451.00	1,950,000.00	38
4.37	5.08	4.73	4.52	5.09	39
1,277,556.85	539,436.13	261,777.71	376,244.87	2,560,767.69	40
4.49	4.96	2.20	3.44	6.68	41
$32,026,873.46	**$12,163,356.78**	**$13,257,706.35**	**$12,304,981.67**	**$44,275,225.38**	42
11,618	4.354	5,871	6,071	10,728	43
700	697	843	1,232	1,564	44
357	504	643	670	1,164	45
11,961	4,547	6,071	6,633	11,128	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$1,396,425.89	$559,221.70	$554,228.53	$542,560.68	$2,131,891.39	48
42,815	10,839	19,215	22,692	33,895	49
20,742	5,914	13,120	14,931	18,265	50
$9,058,262.02	$3,559,826.19	$5,673,921.97	4,856,131.83	$11,181,540.79	51
$7,669,872.28	$2,780,266.03	$4,634,847.61	$3,692,775.65	$9,952,826.10	52
$2,363.00	$2,390.00	$1,963.00	$1,647.00	$3,445.00	53
1,704	860	721	769	2,213	54
$11,682.00	$9,490.00	$12,260.00	$11,559.00	$12,770.00	55
224	247	254	349	897	56
$2,086.00	$1,486.00	$2,176.00	$1,213.00	$1,474.00	57
$1,978,050.33	$748,005.39	$779,613.29	$747,984.42	$2,934,320.83	58
$166,872.63	$58,760.02	$62,080.77	$53,474.41	$171,009.35	59
25,364.10	8,927.42	20,373.55	8,881.84	42,957.12	60
17,724.98	4,707.42	4,121.23	10,695.09	15,985.93	61
3,139.50	984.94	1,033.44	1,516.97	4,778.86	62
26,371.87	9,339.47	9,343.82	9,373.80	41,094.39	63
89,872.76	25,374.65	44,351.77	50,608.31	129,737.81	64
11.65	9.94	11.86	12.31	10.57	65

		PEABODY	PITTSFIELD
		WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK
	Assets		
1	Cash, checks and items	$293,836.77	$427,870.60
2	Due from banks	922,950.26	980,411.82
3	Chapter 168, s. 51A	134,404.92	423,795.44
4	U.S. Government obligations, direct and fully guaranteed	4,276,896.20	519,710.00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	17,800,238.99	29,321,693.33
7	Bank and fire insurance company stocks, etc.	3,601,150.20	7,450,409.27
8	Federal Funds sold	600,000.00	2,540,000.00
9	Real estate loans (conventional)	44,996,181.24	26,778,033.49
10	G.I. loans (in-state)	5,040,636.56	5,617,417.12
11	F.H.A. loans (in-state)	2,375,501.82	3,305,941.65
12	G.I. loans (out-of-state)	743,472.46	15,560,373.08
13	F.H.A. loans (out-of-state)	2,235,153.80	9,350,313.92
14	Personal loans	1,135,062.89	1,402,156.52
15	Other loans	1,117,410.89	997,875.44
16	Banking premises	427,705.28	67,725.00
17	Furniture and fixtures	123,074.17	291,526.21
18	Other real estate owned, etc.	157,577.56	24,252.31
19	Taxes and insurance paid on mortgaged properties	924.58	—
20	Mortgage acquisition costs	8,597.16	—
21	Mutual Savings Central Fund, Inc.	31,262.51	54,563.96
22	Deposit Insurance Fund	1.00	52,817.65
23	All other assets	596,963.59	842,726.09
24	Total	**$86,619,002.85**	**$106,909,612.90**
	Liabilities		
25	Ordinary deposits	$54,933,255.61	$56,769,535.72
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	15,096,541.97	23,947,934.69
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	7,933,606.89	12,364,280.32
30	Club deposits	137,344.13	268,240.17
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	293,966.42	1,356,342.27
34	Due to mortgagors	1,193,304.56	539,331.62
35	Mortgagors' payments not applied	684,105.74	1,908,948.77
36	Net interim income	178,551.99	—
37	All other liabilities	232,778.22	63,214.03
38	Guaranty Fund	3,021,500.00	4,709,650.00
39	Percentage to total deposits	3.87	5.05
40	Other surplus accounts	2,914,047.32	4,982,135.31
41	Percentage to total deposits	3.73	5.34
42	Total	**$86,619,002.85**	**$106,909,612.90**
	General Information		
43	Number of deposit accounts October 31, 1971	22,975	25,381
44	Number of deposit accounts opened during period	4,195	4,986
45	Number of deposit accounts closed during period	2,576	3,647
46	Number of accounts October 31, 1972	24,594	26,720
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$3,944,915.10	$4,838,288.01
49	Number of deposits made during period	115,751	77,064
50	Number of withdrawals made during period	57,495	44,542
51	Amount deposited during period	$34,164,812.82	$34,526,259.07
52	Amount withdrawn during period	$28,530,071.76	$30,791,035.99
53	Average amount in each account	$3,170.00	$3,484.00
54	Number of real estate loans October 31	2,758	4,901
55	Average real estate loan	$20,084.00	$12,367.00
56	Number of other loans October 31	1,479	1,531
57	Average other loan	$1,523.00	$1,567.00
58	*Gross income received during period	$5,421,120.47	$6,688,428.75
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$465,281.82	$407,561.34
60	*Bank building occupancy	98,530.62	158,740.84
61	Advertising	54,341.36	130,207.75
62	Contributions, etc.	12,447.63	15,470.00
63	State tax	72,787.63	119,800.00
64	Miscellaneous	285,087.07	367,842.42
65	Total of above costs per $1,000 of deposits	12.68	12.90

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

PITTSFIELD	PLYMOUTH		PROVINCE-TOWN	QUINCY	
CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	
$447,882.37	$56,203.04	$188,446.33	$135,739.87	$715,913.00	1
439,399.89	136,871.68	397,918.67	197,938.87	1,181,702.07	2
853,473.50	—	134,012.51	—	54,866.13	3
2,867,359.67	99,989.42	3,368,355.64	4,583,056.64	13,097,581.11	4
—	—	—	—	309,595.09	5
10,536,713.89	5,752,613.47	4,493,423.99	830,379.21	25,331,558.72	6
743,940.84	1,154,713.25	2,074,085.50	1,032,620.15	3,381,618.33	7
1,900,000.00	950,000.00	800,000.00	—	—	8
41,759,728.86	18,462,884.53	40,174,506.13	10,657,907.75	102,915,627.54	9
1,776,643.51	85,136.02	2,893,104.40	—	1,068,383.48	10
1,582,221.55	—	1,263,413.32	—	2,404,758.81	11
12,363,561.93	730,533.26	257,443.33	762,007.50	1,005,960.40	12
17,783,552.57	757,050.10	962,830.65	1,314,730.01	1,389,159.38	13
3,679,523.75	557,238.76	1,784,220.03	112,909.28	1,301,972.61	14
4,531,831.54	307,861.91	1,193,532.07	338,672.21	3,065,377.55	15
802,096.49	94,746.58	237,069.23	185,408.93	458,157.37	16
371,892.57	35,160.08	99,795.93	33,695.87	304,090.85	17
114,805.66	237.00	—	—	19,642.48	18
—	185.00	209.00	—	1,378.76	19
—	—	—	—	—	20
52,701.61	14,602.28	24,634.86	9,457.02	88,239.04	21
1.00	1.00	23,377.28	1.00	1.00	22
2,057,678.22	3,847.21	137,968.98	69,360.18	349,113.54	23
$104,667,009.42	**$29,199,874.59**	**$60,508,347.85**	**$20,263,884.49**	**$158,444,697.26**	24
$54,711,955.89	$16,125,434.47	$37,546,061.08	$14,792,523.77	$100,614,345.24	25
—	—	—	—	—	26
26,530,244.97	10,234,186.65	12,536,866.84	707,350.64	26,466,894.61	27
—	—	—	—	—	28
12,554,622.11	—	4,349,213.47	2,456,719.42	10,843,547.91	29
390,300.50	—	9,250.00	90,685.50	85,995.00	30
—	—	—	—	—	31
—	138,081.12	—	—	—	32
1,582,768.10	164,937.05	328,013.71	92,582.98	241,776.77	33
997,881.37	859,271.33	1,670,130.61	172,188.09	4,239,431.45	34
—	135,139.39	594,500.86	37,975.89	1,062,397.83	35
—	—	195,045.90	90,748.10	630,979.36	36
1,226,212.41	56,200.28	62,821.45	9,032.20	3,738,676.01	37
3,684,766.80	769,973.27	1,610,500.00	661,511.73	5,270,535.31	38
3.91	2.92	2.96	3.67	3.82	39
2,988,257.27	716,651.03	1,605,943.93	1,152,566.17	5,250,117.77	40
3.17	2.72	2.95	6.39	3.80	41
$104,667,009.42	**$29,199,874.59**	**$60,508,347.85**	**$20,263,884.49**	**$158,444,697.26**	42
32,946	7,496	20,707	5,035	40,480	43
6,809	2,031	4,495	734	6,332	44
4,823	1,311	2,599	593	4,525	45
34,932	8,216	22,603	5,176	42,287	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$4,861,348.01	$1,429,330.30	$2,651,432.94	$880,556.54	$6,950,893.44	48
138,413	26,235	90,957	17,013	173,140	49
96,186	15,984	57,884	14,506	99,499	50
$40,223,242.54	$11,558,273.57	$34,942,650.00	$7,691,420.87	$59,403,361.18	51
$35,458,398.30	$9,017,081.28	$28,044,409.82	$6,485,236.05	$49,380,635.40	52
$2,685.00	$3,208.00	$2,408.00	$3,469.00	$3,262.00	53
4,372	1,485	3,158	681	5,417	54
$17,216.00	$13,492.00	$14,424.00	$18,700.00	$20,081.00	55
4,865	604	1,680	212	2,147	56
$1,688.00	$1,432.00	$1,772.00	$2,130.00	$2,034.00	57
$6,623,640.59	$1,832,787.10	$3,853,806.52	$1,219,189.11	$9,807,130.85	58
$535,249.89	$108,437.76	$243,361.57	$65,763.71	$623,947.56	59
120,518.74	26,836.21	41,996.81	27,915.08	147,932.71	60
106,950.47	14,549.03	19,356.01	5,943.05	80,443.58	61
11,389.00	3,393.35	5,639.55	1,040.00	21,392.75	62
106,157.56	39,433.44	41,736.70	18,414.18	117,798.68	63
328,824.89	102,904.12	174,621.57	54,222.38	369,097.70	64
12.89	11.21	9.67	9.65	9.86	65

		RANDOLPH	READING
		RANDOLPH SAVINGS BANK	READING SAVINGS BANK
	Assets		
1	Cash, checks and items	$299,010.00	$154,401.98
2	Due from banks	432,853.60	203,096.02
3	Chapter 168, s. 51A	—	216,717.70
4	U.S. Government obligations, direct and fully guaranteed	975,285.26	200,259.28
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	7,776,573.48	8,595,199.28
7	Bank and fire insurance company stocks, etc.	1,698,921.15	1,196,807.49
8	Federal Funds sold	900,000.00	—
9	Real estate loans (conventional)	32,960,535.27	18,150,879.39
10	G.I. loans (in-state)	118,792.56	2,441,521.89
11	F.H.A. loans (in-state)	—	1,714,173.74
12	G.I. loans (out-of-state)	484,870.61	851,660.30
13	F.H.A. loans (out-of-state)	376,097.49	533,516.89
14	Personal loans	691,826.83	746,504.81
15	Other loans	842,571.02	1,125,501.78
16	Banking premises	185,298.81	128,662.03
17	Furniture and fixtures	104,375.15	52,123.41
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	1,812.63	—
21	Mutual Savings Central Fund, Inc.	17,936.58	13,579.12
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	4,527.18	225,461.34
24	Total	**$47,871,288.62**	**$36,550,067.45**
	Liabilities		
25	Ordinary deposits	$40,590,443.58	$31,393,335.62
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	—	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,317,530.13	2,366,997.47
30	Club deposits	137,318.69	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	94,244.69	150,799.07
34	Due to mortgagors	919,389.01	276,925.00
35	Mortgagors' payments not applied	286,199.18	136,046.32
36	Net interim income	273,052.35	400,191.96
37	All other liabilities	66,792.65	28,368.15
38	Guaranty Fund	1,240,000.00	915,000.00
39	Percentage to total deposits	2.82	2.71
40	Other surplus accounts	946,318.34	882,403.86
41	Percentage to total deposits	2.15	2.61
42	Total	**$47,871,288.62**	**$36,550,067.45**
	General Information		
43	Number of deposit accounts October 31, 1971	19,149	14,819
44	Number of deposit accounts opened during period	3,831	3,589
45	Number of deposit accounts closed during period	2,330	2,319
46	Number of accounts October 31, 1972	20,650	16,089
47	†Last rates of dividends, including extras, paid for year	5¼	5¼-5½
48	Amount of all dividends paid during period	$2,106,248.20	$1,597,219.06
49	Number of deposits made during period	94,122	65,261
50	Number of withdrawals made during period	53,049	34,561
51	Amount deposited during period	$24,433,680.16	$20,182,396.60
52	Amount withdrawn during period	$19,017,842.54	$15,228,069.36
53	Average amount in each account	$2,126.00	$2,098.00
54	Number of real estate loans October 31	2,289	1,615
55	Average real estate loan	$14,828.00	$14,670.00
56	Number of other loans October 31	1,175	957
57	Average other loan	$1,306.00	$1,956.00
58	*Gross income received during period	$2,977,955.92	$2,261,766.21
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$203,272.51	$157,721.63
60	*Bank building occupancy	31,168.22	29,524.85
61	Advertising	10,563.86	13,163.34
62	Contributions, etc.	925.00	3,556.73
63	State tax	40,104.58	33,677.05
64	Miscellaneous	220,236.96	89,043.26
65	Total of above costs per $1,000 of deposits	11.53	9.68

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

ROCKLAND	ROCKPORT	SALEM		SHELBURNE	
ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	
$209,764.84	$93,857.73	$520,256.10	$804,016.63	$44,023.07	1
189,577.11	204,118.13	130,926.48	1,215,051.95	84,638.82	2
95,000.00	—	—	2,209,961.32	—	3
166,677.46	335,232.68	7,984,181.77	6,876,761.17	—	4
—	6,126.60	—	479,231.90	50,824.77	5
8,116,699.27	1,906,247.42	14,009,007.91	30,702,968.99	3,080,996.95	6
1,428,468.83	371,385.14	9,289,654.46	11,686,966.74	674,514.32	7
600,000.00	—	2,050,000.00	1,500,000.00	600,000.00	8
14,239,195.39	7,915,928.09	79,916,325.45	106,899,800.11	5,190,620.20	9
904,048.74	49,991.13	4,276,494.33	21,581,252.06	314,002.88	10
480,792.13	—	2,164,546.24	16,084,042.75	33,479.12	11
315,022.42	—	—	5,779,591.75	565,249.45	12
519,017.42	—	—	5,476,038.50	996,427.43	13
137,865.55	297,766.51	4,040,458.50	3,303,832.93	80,776.82	14
342,545.30	624,477.46	1,840,294.62	2,193,841.29	274,045.59	15
157,209.76	206,761.00	166,205.22	235,330.20	48,581.03	16
38,331.81	38,802.81	188,337.53	426,488.44	11,976.86	17
7,789.91	—	15,993.53	317,375.67	12,274.08	18
64.00	—	1,000.72	—	—	19
—	—	17,733.26	94,067.39	—	20
24,095.03	5,420.71	100,691.89	105,082.27	9,985.73	21
1.00	1.00	1.00	84,044.28	1.00	22
4,390.24	15,663.48	15,882.49	326,075.17	437.00	23
$27,976,556.21	**$12,071,779.89**	**$126,727,971.50**	**$218,381,821.51**	**$12,072,855.12**	24
$17,101,052.05	$7,210,256.00	$97,039,779.31	$119,912,594.14	$7,461,048.68	25
—	—	—	—	—	26
5,755,384.39	3,903,117.90	—	50,322,152.76	2,696,962.81	27
—	—	—	—	—	28
2,131,009.02	—	11,587,058.60	25,512,177.60	927,731.99	29
60,527.92	42,909.75	257,972.96	58,644.69	—	30
—	—	—	—	—	31
—	—	—	—	—	32
27,720.37	29,587.04	577,007.77	718,636.22	74,717.10	33
737,809.32	144,026.21	2,533,726.66	5,510,035.82	118,169.96	34
106,872.92	84,759.01	552,400.05	908,672.50	50,414.39	35
143,748.06	54,360.19	289,868.67	—	—	36
24,725.16	12,688.45	121,278.81	212,910.82	220.80	37
1,080,484.00	306,800.00	5,192,000.00	7,462,266.75	440,705.00	38
4.31	2.75	4.77	3.81	3.97	39
807,223.00	283,275.34	8,576,878.67	7,763,730.21	302,884,39	40
3.22	2.54	7.88	3.97	2.73	41
$27,976,556.21	**$12,071,779.89**	**$126,727,971.50**	**$218,381,821.51**	**$12,072,855.12**	42
11,897	3,613	27,519	49,484	5,215	43
1,404	629	3,402	8,498	463	44
1,504	387	3,071	7,603	406	45
11,797	3,855	27,850	50,379	5,272	46
5¼-5½	5¼-5½	5¼	5¼-5½	5¼-5½	47
$1,247,027.62	$510,821.36	$5,632,572.11	$10,220,416.06	$552,800.31	48
44,650	14,153	106,983	209,769	13,972	49
21,035	8,556	57,696	102,266	7,757	50
$9,891,920.20	$5,283,637.39	$38,298,418.93	$92,526,853.05	$3,186,879.17	51
$8,793,502.19	$3,965,247.14	$36,630,429.56	$86,292,659.27	$2,450,247.80	52
$2,118.00	$2,883.00	$3,900.00	$3,885.00	$2,103.00	53
1,283	580	4,984	8,387	834	54
$12,828.00	$13,734.00	$17,327.00	$18,579.00	$8,513.00	55
392	467	4,051	2,936	289	56
$1,226.00	$1,975.00	$1,451.00	$1,873.00	$1,224.00	57
$1,794,642.68	$717,726.64	$8,154,133.52	$13,788,961.37	$739,035.24	58
$163,591.11	$62,048.78	$477,457.96	$713,831.11	$61,948.83	59
24,226.80	20,040.83	101,182.18	137,765.34	10,172.73	60
12,420.00	13,310.88	63,614.76	102,829.30	3,775.11	61
939.00	876.40	12,058.33	8,483.33	2,408.62	62
26,931.15	4,771.03	100,367.03	178,186.74	11,267.25	63
85,172.55	28,174.41	365,532.26	545,553.75	26,559.29	64
12.55	11.62	10.31	8.62	10.48	

		SOMERVILLE	
		SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK
	Assets		
1	Cash, checks and items	$112,475.86	$1,047,784.60
2	Due from banks	285,581.00	192,240.71
3	Chapter 168, s. 51A	—	102,837.89
4	U.S. Government obligations, direct and fully guaranteed	998,436.40	299,437.52
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	4,081,046.69	15,803,209.82
7	Bank and fire insurance company stocks, etc.	1,795,595.82	2,534,716.02
8	Federal Funds sold	—	1,200,000.00
9	Real estate loans (conventional)	15,786,590.61	15,291,271.94
10	G.I. loans (in-state)	1,527,167.92	1,371,107.87
11	F.H.A. loans (in-state)	33,822.44	1,459,633.59
12	G.I. loans (out-of-state)	—	1,335,265.43
13	F.H.A. loans (out-of-state)	—	2,987,298.34
14	Personal loans	86,592.56	162,201.59
15	Other loans	307,348.94	351,517.51
16	Banking premises	70,821.84	374,378.00
17	Furniture and fixtures	68,335.58	82,818.57
18	Other real estate owned, etc.	—	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	24,246.28	309.05
21	Mutual Savings Central Fund, Inc.	11,314.95	44,813.20
22	Deposit Insurance Fund	1.00	42,048.50
23	All other assets	5,711.77	550,280.97
24	Total	**$25,195,089.66**	**$45,233,170.67**
	Liabilities		
25	Ordinary deposits	$17,049,864.90	$29,140,672.26
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	3,638,376.45	7,025,306.17
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	928,375.54	3,245,859.09
30	Club deposits	147,967.00	208,128.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	42,923.75	98,235.01
34	Due to mortgagors	73,369.65	123,000.00
35	Mortgagors' payments not applied	978,374.22	796,197.74
36	Net interim income	155,736.29	253,597.45
37	All other liabilities	32,083.75	45,009.65
38	Guaranty Fund	865,300.49	1,910,350.00
39	Percentage to total deposits	3.97	4.82
40	Other surplus accounts	1,282,717.62	2,386,815.30
41	Percentage to total deposits	5.89	6.02
42	Total	**$25,195,089.66**	**$45,233,170.67**
	General Information		
43	Number of deposit accounts October 31, 1971	7,727	14,282
44	Number of deposit accounts opened during period	989	1,838
45	Number of deposit accounts closed during period	943	3,096
46	Number of accounts October 31, 1972	7,773	13,024
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,054,917.22	$1,849,980.72
49	Number of deposits made during period	23,403	36,663
50	Number of withdrawals made during period	14,378	19,452
51	Amount deposited during period	$7,653,196.65	$12,213,890.23
52	Amount withdrawn during period	$6,509,509.38	$10,756,301.81
53	Average amount in each account	$2,781.00	$3,026.00
54	Number of real estate loans October 31	1,093	1,148
55	Average real estate loan	$15,871.00	$19,551.00
56	Number of other loans October 31	267	4.00
57	Average other loan	$1,475.00	$1,284.00
58	*Gross income received during period	$1,603,493.82	$2,840,654.91
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$126,604.61	$168,277.96
60	*Bank building occupancy	33,200.65	59,221.80
61	Advertising	9,873.24	11,986.87
62	Contributions, etc.	775.00	6,566.30
63	State tax	11,888.12	48,322.18
64	Miscellaneous	85,551.20	127,843.20
65	Total of above costs per $1,000 of deposits	12.40	10.71

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

SOUTHBRIDGE	SPENCER	SPRINGFIELD		STONEHAM	
SOUTHBRIDGE SAVINGS BANK	SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	
$183,124.09	$96,966.69	$117,719.99	$2,689,151.01	$213,422.01	1
1,474,628.58	4,601.72	1,700,479.12	486,109.55	324,904.61	2
154,282.00	—	345,638.44	8,103,340.19	50,000.00	3
3,851,316.27	942,742.00	3,318,464.66	7,000,569.60	813,843.09	4
97,093.80	—	—	450,000.00	—	5
5,945,558.70	3,296,074.53	10,151,084.62	51,298,069.10	5,610,828.18	6
1,731,493.69	1,444,035.77	3,223,481.06	37,303,780.38	2,291,374.50	7
700,000.00	650,000.00	—	9,700,000.00	—	8
24,799,908.83	11,637,655.88	21,177,940.81	99,155,143.85	25,568,278.82	9
1,731,013.59	—	3,648,223.33	38,079,201.96	2,309,503.99	10
—	169,008.64	2,223,107.85	55,030,444.04	1,880,075.40	11
1,559,502.33	—	5,762,741.77	45,196,481.65	—	12
892,753.17	—	7,718,784.52	61,645,748.01	—	13
614,528.93	135,616.19	545,000.09	5,462,574.95	204,000.12	14
528,885.06	564,966.78	1,875,571.18	9,097,428.63	1,306,046.69	15
234,829.13	38,978.08	342,511.00	2,441,519.21	180,774.54	16
68,657.01	15,567.51	31,006.86	870,105.89	65,209.01	17
71,459.08	19,209.58	21,636.43	380,817.05	—	18
274.22	12,259.67	—	—	2,270.91	19
—	—	—	14,992.38	—	20
31,730.79	9,376.40	47,367.31	262,518.08	15,629.62	21
1.00	1.00	30,689.18	208,302.03	1.00	22
3,280.23	4,833.73	155,859.08	177,037.27	7,441.03	23
$44,674,320.50	**$19,041,894.17**	**$62,437,307.30**	**$435,053,334.83**	**$40,843,603.52**	24
$37,854,993.42	$15,352,065.73	$32,329,914.43	$223,056,503.00	$22,005,478.60	25
—	95,899.47	—	—	—	26
—	449,197.88	19,042,831.21	119,589,835.05	10,875,124.15	27
—	—	—	—	—	28
2,194,285.00	1,092,082.12	6,311,268.14	31,860,279.01	3,514,705.81	29
78,870.79	—	3,314.00	371,317.00	—	30
—	—	—	—	—	31
—	—	—	—	—	32
78,354.45	29,478.69	70,600.98	4,860,474.07	92,748.73	33
164,128.97	289,814.96	24,600.00	5,962,008.35	1,190,876.05	34
547,129.49	116,089.00	99,757.06	9,182,890.68	232,329.78	35
—	—	—	2,043,851.45	21,774.62	36
43,647.93	10,295.55	326,837.41	703,510.61	(42,116.93)	37
1,772,500.00	893,046.12	2,655,000.00	15,208,111.22	1,415,400.00	38
4.42	5.26	4.60	4.06	3.89	39
1,940,410.45	713,924.65	1,573,184.07	22,214,554.39	1,537,282.71	40
4.83	4.20	2.73	5.93	4.22	41
$44,674,320.50	**$19,041,894.17**	**$62,437,307.30**	**$435,053,334.83**	**$40,843,603.52**	42
10,614	7,319	10,927	136,948	11,538	43
1,352	786	1,977	28,781	1,636	44
1,110	622	1,521	20,962	1,250	45
10,856	7,483	11,383	144,767	11,924	46
5¼	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$2,017,115.88	$830,441.45	$3,027,836.83	$18,972,247.24	$1,895,751.61	48
42,626	17,019	26,056	677,534	39,753	49
22,968	8,823	13,332	367,275	23,345	50
$13,733,479.83	$5,514,951.80	$19,422,075.80	$148,672,565.38	$14,815,648.04	51
$12,033,523.19	$5,109,159.74	$18,330,735.21	$126,419,842.74	$13,571,331.25	52
$3,689.00	$2,270.00	$5,068.00	$2,587.00	$3,052.00	53
2,301	1,340	3,240	20,904	1,908	54
$12,596.00	$8,811.00	$12,510.00	$14,309.00	$15,596.00	55
778	394	1,063	9,013	835	56
$1,470.00	$1,778.00	$2,277.00	$1,615.00	$1,808.00	57
$2,651,010.63	$1,223,264.25	$3,804,388.52	$25,318,181.35	$2,498,541.49	58
$145,598.05	$60,802.20	$190,691.82	$1,406,290.15	$171,748.31	59
31,844.58	13,165.09	56,992.28	441,291.35	37,639.41	60
18,432.83	6,728.81	30,880.84	261,803.14	7,680.56	61
2,900.00	100.00	11,930.00	107,205.72	1,518.00	62
38,612.62	14,796.08	29,972.66	435,121.27	31,756.48	63
106,115.77	50,914.28	118,617.90	923,542.52	107,037.28	64
8.58	8.63	7.61	9.55	9.81	65

		TAUNTON	
		BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK
	Assets		
1	Cash, checks and items	$409,525.91	$178,652.22
2	Due from banks	921,075.41	291,335.71
3	Chapter 168, s. 51A	309,747.40	—
4	U.S. Government obligations, direct and fully guaranteed	5,413,286.33	2,890,698.02
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	10,731,597.42	4,426,255.33
7	Bank and fire insurance company stocks, etc.	3,077,360.45	1,064,861.41
8	Federal Funds sold	100,000.00	600,000.00
9	Real estate loans (conventional)	26,622,145.20	25,225,960.14
10	G.I. loans (in-state)	5,708,565.42	1,164,370.85
11	F.H.A. loans (in-state)	3,267,470.29	166,268.57
12	G.I. loans (out-of-state)	89,964.78	—
13	F.H.A. loans (out-of-state)	576,333.83	321,086.51
14	Personal loans	706,482.91	775,060.12
15	Other loans	798,222.94	898,244.36
16	Banking premises	494,517.04	101,135.09
17	Furniture and fixtures	91,218.31	79,518.30
18	Other real estate owned, etc.	—	11,129.01
19	Taxes and insurance paid on mortgaged properties	1,539.54	64,073.75
20	Mortgage acquisition costs	—	—
21	Mutual Savings Central Fund, Inc.	40,219.03	37,495.01
22	Deposit Insurance Fund	1.00	21.096.48
23	All other assets	348,613.83	175,948.28
24	Total	**$59,707,887.04**	**$38,493,189.16**
	Liabilities		
25	Ordinary deposits	$37,897,531.43	$25,176,995.95
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	11,603,103.25	9,104,121.42
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	3,602,827.18	1,200,303.04
30	Club deposits	503,494.02	41,171.89
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	241,491.43	—
33	Unearned discount	105,676.37	228,498.18
34	Due to mortgagors	945,475.48	488,528.79
35	Mortgagors' payments not applied	1,012,270.34	—
36	Net interim income	—	247,899.34
37	All other liabilities	191,139.44	107,869.78
38	Guaranty Fund	2,076,200.00	1,546,500.00
39	Percentage to total deposits	3.87	4.36
40	Other surplus accounts	1,528,678.10	441,300.77
41	Percentage to total deposits	2.85	1.25
42	Total	**$59,707,887.04**	**$38,493,189.16**
	General Information		
43	Number of deposit accounts October 31, 1971	17,179	13,840
44	Number of deposit accounts opened during period	2,373	3,538
45	Number of deposit accounts closed during period	2,084	565
46	Number of accounts October 31, 1972	17,468	16,803
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$2,721,941.00	$1,763,775.59
49	Number of deposits made during period	66,733	48,318
50	Number of withdrawals made during period	32,576	31,362
51	Amount deposited during period	$20,290,408.27	$6,436,599.30
52	Amount withdrawn during period	$17,809,674.77	$4,586,570.61
53	Average amount in each account	$3,040.00	$2,106.00
54	Number of real estate loans October 31	3,091	2,228
55	Average real estate loan	$11,732.00	$12,064.00
56	Number of other loans October 31	1,108	929
57	Average other loan	$1,358.00	$1,801.00
58	*Gross income received during period	$3,644,754.97	$2,367,424.04
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$233,380.83	$146,224.51
60	*Bank building occupancy	76,638.87	16,283.88
61	Advertising	23,111.63	30,736.00
62	Contributions, etc.	8,548.21	2,944.16
63	State tax	49,832.27	45,002.80
64	Miscellaneous	159,880.56	192,683.10
65	Total of above costs per $1,000 of deposits	10.38	12.28

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

UXBRIDGE	WAKEFIELD	WALTHAM	WARE	WAREHAM	
UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	WAREHAM SAVINGS BANK	
$49,377.90	$113,644.57	$556,479.86	$43,335.85	$145,686.93	1
162,389.13	295,254.11	809,899.03	567,979.39	1,078,827.68	2
103,665.33	880,778.80	—	655,247.33	234,374.50	3
100,000.00	4,349,343.50	2,881,070.69	2,942,352.16	3,497,548.61	4
—	878,362.43	24,999.86	—	—	5
8,057,120.90	8,399,828.06	24,545,815.26	15,254,546.27	22,344,877.42	6
1,860,467.14	5,209,237.82	6,000,608.82	6,713,772.91	3,329,354.64	7
625,000.00	—	—	200,000.00	1,700,000.00	8
10,635,510.21	32,275,575.81	50,936,902.44	56,968,728.84	50,118,240.29	9
258,090.70	2,927,527.30	3,006,890.65	1,120,884.42	2,179,053.45	10
—	2,067,204.37	1,999,844.99	1,411,847.21	300,000.00	11
82,791.36	2,401,553.91	3,072,986.96	1,028,927.26	1,646,685.87	12
1,371,238.85	2,132,212.36	6,093,386.36	1,987,835.34	1,528,546.33	13
119,788.16	76,324.37	908,525.73	194,933.51	759,073.80	14
364,829.82	718,273.03	1,073,444.62	846,743.50	2,011,875.82	15
60,816.19	355,744.64	232,189.17	171,576.80	517,732.31	16
26,023.38	106,029.06	109,010.22	88,510.82	291,113.52	17
13,491.21	28,192.39	89,934.39	127,245.95	(2,353.88)	18
—	75.00	—	—	4,884.62	19
2,630.20	22,437.61	31,177.39	246,454.39	—	20
21,229.35	31,277.22	54,769.81	58,299.43	28,551.92	21
1.00	23,675.71	1.00	1.00	1.00	22
7,558.82	14,818.22	525,171.53	208,110.82	985,473.40	23
$23,922,019.65	**$63,307,370.29**	**$102,953,108.78**	**$90,837,333.20**	**$92,699,548.23**	24
$14,829,103.08	$40,224,917.53	$69,273,901.80	$31,290,058.16	$52,315,780.75	25
—	—	—	—	—	26
5,539,701.43	16,306,964.75	20,210,527.89	34,184,429.78	19,658,707.38	27
—	—	—	—	45,711.77	28
915,495.20	311,279.75	4,391,600.00	10,832,300.78	10,022,220.83	29
—	—	—	1,138.00	240,928.03	30
—	—	—	—	—	31
94,988.18	—	104,280.87	—	6,775.73	32
80,753.84	154,421.20	371,607.50	105,535.44	165,336.81	33
165,822.71	923,920.91	513,567.35	1,153,377.25	2,584,080.18	34
133,134.12	274,219.62	289,127.86	4,176,733.26	892,133.68	35
—	—	486,789.79	467,300.45	408,623.81	36
17,642.73	39,419.00	127,640.80	23,334.92	105,599.17	37
1,060,300.00	2,317,000.00	3,721,000.00	3,487,200.00	2,766,000.00	38
4.98	4.08	3.96	4.57	3.36	39
1,085,078.36	2,755,227.53	3,463,064.92	5,115,925.16	3,487,650.09	40
5.10	4.85	3.69	6.70	4.24	41
$23,922,019.65	**$63,307,370.29**	**$102,953,108.78**	**$90,837,333.20**	**$92,699,548.23**	42
7,633	16,494	27,573	15,549	19,315	43
1,156	3,257	5,119	2,317	5,143	44
880	2,077	3,403	1,943	2,786	45
7,909	17,674	29,289	15,923	21,672	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$1,180,133.90	$2,903,907.32	$4,745,428.19	$4,042,566.37	$4,088,748.65	48
27,258	81,554	11,649	38,213	68,152	49
11,445	41,729	59,826	16,502	42,792	50
$6,135,895.60	$25,627,992.70	$44,845,552.06	$23,690,477.06	$40,828,731.50	51
$5,562,844.58	$22,194,805.12	$39,871,371.25	$22,525,398.24	$33,923,919.83	52
$2,691.00	$3,216.00	$3,205.00	$4,792.00	$3,786.00	53
1,415	2,370	3,944	4,026	3,612	54
$8,726.00	$17,639.00	$16,509.00	$15,528.00	$15,441.00	55
347	366	1,143	496	1,038	56
$1,396.00	$2,171.00	$1,734.00	$2,100.00	$2,670.00	57
$1,451,412.85	$3,954,467.20	$6,301,222.10	$5,780,759.70	$5,847,283.58	58
$97,356.24	$204,539.21	$344,298.68	$269,844.89	$334,221.46	59
17,516.80	52,080.18	58,012.82	46,452.80	85,776.95	60
4,403.32	13,714.35	34,362.11	50,240.97	69,608.93	61
1,791.06	6,119.95	12,457.53	6,379.77	5,290.00	62
23,380.43	61,395.32	96,922.78	71,142.89	74,392.09	63
58,635.76	145,637.75	224,534.51	185,171.49	248,528.99	64
9.54	8.51	8.21	8.25	9.97	65

		WARREN	WATERTOWN
		WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK
	Assets		
1	Cash, checks and items	$127,229.80	$167,115.68
2	Due from banks	48,714.05	373,831.70
3	Chapter 168, s. 51A	—	—
4	U.S. Government obligations, direct and fully guaranteed	—	9,160,640.26
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	1,589,748.88	304,337.14
7	Bank and fire insurance company stocks, etc.	366,637.75	4,008,184.81
8	Federal Funds sold	—	—
9	Real estate loans (conventional)	6,238,858.71	50,942,472.14
10	G.I. loans (in-state)	357,797.78	2,532,551.84
11	F.H.A. loans (in-state)	168,488.58	2,694,697.06
12	G.I. loans (out-of-state)	—	3,612,015.93
13	F.H.A. loans (out-of-state)	—	3,324,796.40
14	Personal loans	337,586.53	1,699,908.74
15	Other loans	269,550.40	1,251,812.86
16	Banking premises	136,823.66	408,747.58
17	Furniture and fixtures	46,087.27	102,008.67
18	Other real estate owned, etc.	19,772.70	4,806.53
19	Taxes and insurance paid on mortgaged properties	1,275.11	—
20	Mortgage acquisition costs	1,015.04	46,849.79
21	Mutual Savings Central Fund, Inc.	7,332.94	26,315.50
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	35,315.82	5,405.85
24	Total	**$9,752,236.02**	**$80,666,499.48**
	Liabilities		
25	Ordinary deposits	$5,249,110.49	$45,240,845.11
26	Daily Interest Account deposits	—	5,325,130.12
27	Special Notice Account deposits	2,676,111.09	11,727,877.36
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	550,651.48	11,554,530.14
30	Club deposits	—	7,813.00
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	540.87
33	Unearned discount	63,294.70	429,188.40
34	Due to mortgagors	161,444.91	1,487,872.89
35	Mortgagors' payments not applied	264,784.43	41,959.36
36	Net interim income	—	302,845.16
37	All other liabilities	114,738.18	97,798.03
38	Guaranty Fund	379,910.71	2,149,500.00
39	Percentage to total deposits	4.48	2.91
40	Other surplus accounts	292,190.03	2,300,599.04
41	Percentage to total deposits	3.45	3.11
42	Total	**$9,752,236.02**	**$80,666,499.48**
	General Information		
43	Number of deposit accounts October 31, 1971	3,627	22,171
44	Number of deposit accounts opened during period	832	4,742
45	Number of deposit accounts closed during period	602	2,790
46	Number of accounts October 31, 1972	3,857	24,123
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$461,693.92	$3,591,005.06
49	Number of deposits made during period	16,810	101,551
50	Number of withdrawals made during period	8,004	49,896
51	Amount deposited during period	$3,884,830.19	$35,218,782.54
52	Amount withdrawn during period	$3,302,622.08	$26,895,219.01
53	Average amount in each account	$2,198.00	$3,061.00
54	Number of real estate loans October 31	625	3,024
55	Average real estate loan	$10,824.00	$20,869.00
56	Number of other loans October 31	384	1,440
57	Average other loan	$1,581.00	$2,050.00
58	*Gross income received during period	$614,296.76	$5,052,596.14
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$64,064.72	$355,502.97
60	*Bank building occupancy	14,356.44	92,629.83
61	Advertising	12,064.75	59,634.47
62	Contributions, etc.	400.00	1,225.00
63	State tax	1,580.97	60,119.61
64	Miscellaneous	64,486.48	229,257.71
65	Total of above costs per $1,000 of deposits	18.52	10.81

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

WEBSTER	WELLFLEET	WESTBOROUGH	WESTFIELD		
WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	
$203,213.52	$39,134.88	$27,557.76	$260,164.74	$311,289.06	1
554,006.60	676,630.91	496,111.73	654,553.76	251,375.74	2
—	—	—	314,448.78	455,211.42	3
710,041.48	687,641.70	1,159,703.85	5,101,205.60	968,508.29	4
—	—	—	—	—	5
11,443,217.69	1,046,360.26	6,263,420.89	6,129,168.30	5,788,979.38	6
2,494,754.87	209,005.88	747,928.60	4,477,677.10	3,386,435.87	7
—	—	200,000.00	—	800,000.00	8
21,562,739.55	7,870,285.18	17,558,423.79	56,045,125.02	35,283,066.28	9
3,637,158.18	—	1,771,771.08	2,032,187.13	2,750,945.33	10
2,683,131.62	—	1,436,386.96	1,093,951.73	1,918,681.18	11
1,183,384.82	25,624.59	—	2,004,433.50	1,141,366.49	12
838,481.50	370,870.02	—	259,696.57	1,783,952.81	13
1,059,514.44	223,556.90	177,118.26	1,005,806.05	986,268.96	14
1,134,247.32	527,044.77	438,293.85	1,799,193.86	1,318,743.53	15
280,430.21	31,990.04	53,334.36	876,728.60	681,589.61	16
45,099.54	21,815.84	52,318.34	170,611.24	277,981.35	17
—	—	—	135,611.17	72,094.95	18
—	—	—	7,518.22	370.10	19
—	—	—	—	—	20
30,666.30	6,505.92	14,821.26	48,992.85	32,598.96	21
1.00	1.00	1.00	1.00	1.00	22
10,287.64	84,648.83	157,638.20	248,783.69	394,042.53	23
$47,870,376.28	**$11,821,116.72**	**$30,554,829.93**	**$82,665,858.91**	**$58,603,502.84**	24
$41,818,326.13	$9,183,331.10	$20,108,969.98	$47,735,038.74	$33,722,350.42	25
—	—	—	—	—	26
—	1,528,135.67	6,539,283.91	19,265,170.50	14,823,004.12	27
—	—	1,406.20	—	—	28
832,726.34	—	1,113,169.68	6,997,740.95	4,104,100.92	29
16,321.50	—	—	15,557.00	1,488.50	30
—	—	—	—	—	31
—	—	—	—	—	32
216,339.54	35,588.19	8,407.89	193,409.41	131,940.53	33
250,581.38	171,591.17	206,587.07	2,080,340.78	906,689.44	34
262,983.23	41,269.33	302,346.56	289,911.08	367,590.64	35
—	48,253.48	—	247,111.10	—	36
35,307.69	6,583.11	97,595.84	44,906.79	39,629.43	37
1,820,047.12	348,300.00	944,300.00	2,531,450.00	1,903,650.00	38
4.27	3.25	3.40	3.42	3.61	39
2,617,743.35	458,064.67	1,232,762.80	3,265,222.56	2,603,058.84	40
6.14	4.28	4.44	4.41	4.94	41
$47,870,376.28	**$11,821,116.72**	**$30,554,829.93**	**$82,665,858.91**	**$58,603,502.84**	42
13,965	3,082	11,924	23,765	17,760	43
1,511	601	2,260	3,234	3,421	44
1,184	390	1,459	2,743	2,698	45
14,292	3,293	12,725	24,256	18,483	46
5¼	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$2,149,863.95	$515,793.39	$1,384,899.75	$3,725,729.16	$2,649,004.65	48
49,041	11,264	73,135	84,580	98,255	49
24,377	9,568	32,306	42,449	47,298	50
$11,529,183.96	$5,395,711.43	$14,787,001.62	$29,502,430.86	$22,710,496.56	51
$10,217,417.68	$5,058,209.68	$12,444,558.70	$24,328,037.50	$19,144,427.56	52
$2,984.00	$3,253.00	$2,182.00	$3,051.00	$2,849.00	53
2,519	839	1,565	3,680	3,049	54
$11,872.00	$9,853.00	$13,269.00	$16,694.00	$14,063.00	55
1,291	289	407	1,832	1,455	56
$1,699.00	$2,597.00	$1,512.00	$1,531.00	$1,584.00	57
$2,962,629.46	$779,594.76	$1,967,950.70	$5,077,817.05	$3,722,472.75	58
$178,143.81	$60,200.45	$119,053.66	$386,641.98	$310,191.47	59
40,230.73	4,020.97	24,564.10	132,364.48	94,869.51	60
17,307.19	5,953.75	14,497.80	32,826.07	24,352.77	61
7,670.90	2,472.58	538.75	7,800.00	5,900.00	62
42,908.95	9,300.49	24,140.87	18,089.70	43,125.40	63
119,811.89	50,780.19	138,565.09	217,856.13	183,847.22	64
9.53	12.40	11.57	10.75	12.57	65

		WEYMOUTH	
		EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK
	Assets		
1	Cash, checks and items	$121,466.00	$169,921.13
2	Due from banks	150,008.57	1,210,943.20
3	Chapter 168, s. 51A	107,596.77	254,338.04
4	U.S. Government obligations, direct and fully guaranteed	1,517,373.62	3,134,615.63
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	3,507,578.00	5,511,066.35
7	Bank and fire insurance company stocks, etc.	920,263.36	3,470,044.39
8	Federal Funds sold	800,000.00	—
9	Real estate loans (conventional)	11,955,580.51	32,402,911.17
10	G.I. loans (in-state)	2,049,460.98	2,407,812.07
11	F.H.A. loans (in-state)	714,152.94	2,137,803.56
12	G.I. loans (out-of-state)	—	437,207.45
13	F.H.A. loans (out-of-state)	—	326,288.14
14	Personal loans	141,279.74	583,043.20
15	Other loans	134,867.20	501,467.29
16	Banking premises	134,959.38	263,621.96
17	Furniture and fixtures	45,405.08	140,021.59
18	Other real estate owned, etc.	—	43,837.11
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	91.25	—
21	Mutual Savings Central Fund, Inc.	11,069.74	28,865.86
22	Deposit Insurance Fund	1.00	1.00
23	All other assets	49,402.90	152,357.31
24	Total	**$22,360,557.04**	**$53,176,166.45**
	Liabilities		
25	Ordinary deposits	$12,188,839.95	$28,505,941.10
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	5,999,449.01	14,198,659.71
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	2,349,849.59	3,422,926.03
30	Club deposits	1,694.00	—
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	31,959.05	—
33	Unearned discount	21,283.46	105,968.25
34	Due to mortgagors	38,250.00	1,966,571.06
35	Mortgagors' payments not applied	172,803.85	459,367.54
36	Net interim income	53,270.82	171,075.07
37	All other liabilities	21,559.93	39,606.93
38	Guaranty Fund	708,131.70	1,920,300.00
39	Percentage to total deposits	3.45	4.16
40	Other surplus accounts	773,465.68	2,385,750.76
41	Percentage to total deposits	3.77	5.17
42	Total	**$22,360,557.04**	**$53,176,166.45**
	General Information		
43	Number of deposit accounts October 31, 1971	6,516	15,472
44	Number of deposit accounts opened during period	1,899	3,362
45	Number of deposit accounts closed during period	719	2,502
46	Number of accounts October 31, 1972	7,696	16,332
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼-5½
48	Amount of all dividends paid during period	$1,004,966.78	$2,341,548.76
49	Number of deposits made during period	27,898	68,793
50	Number of withdrawals made during period	17,332	38,888
51	Amount deposited during period	$8,700,450.08	$22,157,071.03
52	Amount withdrawn during period	$6,503,260.32	$19,412,690.32
53	Average amount in each account	$2,669.00	$2,824.00
54	Number of real estate loans October 31	1,085	2,890
55	Average real estate loan	$13,566.00	$13,049.00
56	Number of other loans October 31	186	708
57	Average other loan	$1,485.00	$1,532.00
58	*Gross income received during period	$1,400,904.62	$3,279,184.51
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$104,681.00	$250,529.73
60	*Bank building occupancy	21,489.45	45,549.97
61	Advertising	15,801.36	34,905.22
62	Contributions, etc.	185.00	2,250.00
63	State tax	16,505.41	43,859.23
64	Miscellaneous	84,121.25	177,272.43
65	Total of above costs per $1,000 of deposits	11.82	12.02

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

WEYMOUTH	WHITMAN	WILLIAMSBURG	WILLIAMS-TOWN	WINCHENDON	
WEYMOUTH SAVINGS BANK	WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	
$165,569.35	$90,863.73	$62,619.13	$147,637.38	$23,178.94	1
398,556.41	410,420.22	14,928.97	89,662.45	258,926.29	2
—	556.25	—	432,431.76	83,382.66	3
799,656.25	1,336,497.23	282,876.33	495,435.61	707,095.63	4
—	—	27,655.71	—	149,125.00	5
10,484.799.34	6,939,076.28	534,871.56	6,199,698.59	3,820,444.33	6
2,886,057.53	889,044.76	87,579.76	1,398,196.97	1,492,043.98	7
750,000.00	100,000.00	—	950,000.00	—	8
21,482,764.84	14,496,268.78	4,393,737.05	16,371,781.83	14,172,119.21	9
2,498,443.16	2,744,148.93	—	—	67,522.80	10
2,369,040.45	1,850,857.17	86,782.18	—	60,417.60	11
282,918.20	641,971.02	—	477,195.31	83,009.91	12
527,477.41	1,282,348.98	102,485.36	715,203.04	90,424.06	13
359,112.67	—	421,153.16	637,575.67	159,768.11	14
484,519.77	325,791.96	397,363.65	932,274.46	598,486.51	15
283,458.22	369,750.84	70,229.79	194,876.74	72,854.01	16
148,921.48	82,518.75	28,538.93	50,604.49	29,571.21	17
—	—	6,808.64	55,584.24	29,270.70	18
—	31,964.26	—	111.00	25,368.10	19
—	—	—	360.00	21,118.88	20
29,223.17	16,996.90	6,454.96	20,161.42	13,351.53	21
1.00	1.00	1.00	1.00	1.00	22
547,635.46	211,826.51	20,542.35	85,670.25	9,707.97	23
$44,498,154.71	**$31,820,903.57**	**$6,544,628.53**	**$29,254,462.21**	**$21,967,188.43**	24
$24,274,366.21	$23,406,061.74	$4,261,343.55	$14,557,816.82	$12,696,731.76	25
—	—	—	—	—	26
13,403,548.84	813,156.18	1,089,127.82	9,281,322.82	3,271,312.88	27
—	—	—	—	—	28
2,898,000.00	4,129,514.49	545,712.84	2,573,087.64	2,875,393.10	29
70,079.00	133,421.75	20,953.70	—	138,193.67	30
—	—	—	—	—	31
—	—	—	132,766.07	—	32
63,773.88	81,240.13	81,108.34	104,448.69	4,767.67	33
328,636.92	270,834.57	55,851.19	230,607.00	254,805.15	34
359,169.36	—	8,513.71	16,037.93	80,141.90	35
289,127.53	102,022.08	15,177.66	—	—	36
(65,885.58)	90,989.91	3,248.31	30,828.79	16,839.46	37
1,591,879.20	1,339,850.00	318,700.00	1,261,600.00	1,000,000.00	38
3.92	4.70	5.39	4.78	5.27	39
1,285,459.35	1,453,812.72	144,891.41	1,065,946.45	1,629,002.84	40
3.16	5.10	2.45	4.04	8.58	41
$44,498,154.71	**$31,820,903.57**	**$6,544,628.53**	**$29,254,462.21**	**$21,967,188.43**	42
11,338	9,948	3,514	6,735	6,746	43
2,388	1,475	455	1,209	822	44
1,611	1,400	328	917	767	45
12,115	10,023	3,641	7,027	6,801	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$2,105,823.27	$1,459,412.25	$287,232.47	$1,348,361.27	$1,001,950.21	48
47,768	37,758	9,533	21,183	16,341	49
29,504	22,418	5,183	11,159	8,500	50
$15,923,238.86	$11,122,363.74	$2,656,733.43	$11,736,991.64	$6,183,372.30	51
$13,702,729.47	$10,388,041.57	$2,289,977.22	$10,046,367.66	$6,070,453.31	52
$3,349.00	$2,828.00	$1,619.00	$3,759.00	$2,771.00	53
1,810	1,769	606	1,256	1,153	54
15,006.00	$11,880.00	$7,563.00	$13,984.00	$12,552.00	55
440	159	558	879	273	56
$1,917.00	$2,049.00	$1,467.00	$1,786.00	$2,777.00	57
$2,827,268.52	$2,038,586.85	$393,381.37	$1,774,601.52	$1,488,146.95	58
$214,678.55	$170,663.58	$37,640.54	$127,366.01	$103,649.24	59
54,282.52	39,125.77	9,866.19	37,610.31	15,550.06	60
28,084.94	10,227.77	2,900.75	10,978.89	4,719.01	61
1,479.00	2,535.00	17.50	1,674.00	980.00	62
38,375.78	31,433.93	1,168.36	2,866.56	17,988.40	63
152,120.70	115,298.00	29,069.21	105,333.20	60,432.99	64
12.06	13.03	13.68	10.82	10.79	65

		WINCHESTER	WINTHROP
		WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK
	Assets		
1	Cash, checks and items	$186,666.90	$167,626.96
2	Due from banks	1,236,732.83	694,175.04
3	Chapter 168, s. 51A	247,379.06	—
4	U.S. Government obligations, direct and fully guaranteed	4,299,944.53	597,635.00
5	State, county and municipal obligations	—	—
6	Other bonds, notes and debentures	12,056,166.20	3,401,498.63
7	Bank and fire insurance company stocks, etc.	1,990,367.66	247,447.96
8	Federal Funds sold	—	800,000.00
9	Real estate loans (conventional)	32,164,384.83	22,013,489.07
10	G.I. loans (in-state)	1,850,269.00	1,403,835.78
11	F.H.A. loans (in-state)	852,877.63	1,042,994.84
12	G.I. loans (out-of-state)	916,720.68	281,083.15
13	F.H.A. loans (out-of-state)	677,951.80	803,318.81
14	Personal loans	242,763.38	—
15	Other loans	776,587.60	227,075.95
16	Banking premises	171,265.00	199,702.33
17	Furniture and fixtures	58,181.81	65,517.04
18	Other real estate owned, etc.	1,145.35	—
19	Taxes and insurance paid on mortgaged properties	—	—
20	Mortgage acquisition costs	9,197.93	—
21	Mutual Savings Central Fund, Inc.	21,852.04	6,682.95
22	Deposit Insurance Fund	1.00	12,259.52
23	All other assets	7,956.00	3,538.83
24	Total	**$57,768,411.23**	**$31,967,881.86**
	Liabilities		
25	Ordinary deposits	$37,444,847.65	$26,385,015.98
26	Daily Interest Account deposits	—	—
27	Special Notice Account deposits	9,280,206.20	—
28	Systematic Savings Account deposits	—	—
29	Term Deposit Accounts	6,068,994.14	2,881,766.08
30	Club deposits	—	101,952.67
31	Borrowed money	—	—
32	Dividends on deposits, declared and unpaid	—	—
33	Unearned discount	117,411.88	72,445.11
34	Due to mortgagors	537,176.96	388,489.57
35	Mortgagors' payments not applied	187,394.70	352,610.16
36	Net interim income	—	—
37	All other liabilities	66,654.71	2,362.20
38	Guaranty Fund	1,939,711.00	624,876.00
39	Percentage to total deposits	3.67	2.13
40	Other surplus accounts	2,126,013.99	1,158,364.09
41	Percentage to total deposits	4.03	3.94
42	Total	**$57,768,411.23**	**$31,967,881.86**
	General Information		
43	Number of deposit accounts October 31, 1971	14,129	9,868
44	Number of deposit accounts opened during period	3,025	1,480
45	Number of deposit accounts closed during period	2,208	1,022
46	Number of accounts October 31, 1972	14,946	10,326
47	†Last rates of dividends, including extras, paid for year	5¼-5½	5¼
48	Amount of all dividends paid during period	$2,636,871.82	$1,454,115.07
49	Number of deposits made during period	45,988	33,750
50	Number of withdrawals made during period	32,191	18,335
51	Amount deposited during period	$28,480,839.32	$13,191,133.61
52	Amount withdrawn during period	$23,951,712.82	$11,529,974.13
53	Average amount in each account	$3,532.00	$2,834.00
54	Number of real estate loans October 31	1,946	1,127
55	Average real estate loan	$18,737.00	$22,666.00
56	Number of other loans October 31	487	95
57	Average other loan	$2,093.00	$2,390.00
58	*Gross income received during period	$3,574,618.49	$2,257,542.08
	Classification of Expenses, Cost per $1,000 of Deposits		
59	Salaries, fees, bonuses, etc.	$210,332.09	$110,467.62
60	*Bank building occupancy	36,545.24	29,547.14
61	Advertising	11,925.67	8,504.50
62	Contributions, etc.	3,790.84	1,050.00
63	State tax	47,922.02	16,344.69
64	Miscellaneous	113,114.23	70,265.20
65	Total of above costs per $1,000 of deposits	8.02	8.07

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

WOBURN	WORCESTER				
WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK	CONSUMERS SAVINGS BANK	PEOPLE'S MECHANICS SAVINGS BANK	WORCESTER COUNTY INSTITUTION FOR SAVINGS	
$156,248.03	$70,144.71	$740,808.60	$969,894.18	$1,523,431.87	1
387,043.65	51,166.44	390,767.62	1,874,231.20	934,134.94	2
273,521.62	—	763,639.54	1,222,843.40	—	3
2,212,819.53	5,126,308.17	7,712,723.00	6,209,101.37	7,832,083.66	4
—	—	—	—	—	5
9,479,788.92	18,141,871.26	46,900,122.63	70,628,694.36	46,388,677.05	6
3,294,916.06	1,064,947.61	6,104,467.68	13,694,848.80	4,555,941.36	7
900,000.00	—	5,800,000.00	1,600,000.00	14,875,000.00	8
30,780,790.86	14,764,999.93	67,409,915.32	98,784,270.73	42,670,730.98	9
2,142,765.16	5,042,041.78	20,603,448.54	15,701,587.69	70,819,595.80	10
588,176.91	2,721,830.90	19,833,539.19	16,217,275.27	56,305,974.91	11
1,252,574.98	4,980,982.16	18,707,078.49	26,183,834.90	21,507,179.18	12
604,576.06	4,682,752.88	24,516,180.89	22,776,825.98	36,650,129.18	13
802,228.54	853,285.72	4,050,202.79	5,472,178.32	7,040,381.99	14
632,766.36	866,160.59	2,349,173.46	2,031,145.03	3,578,347.40	15
250,047.43	426,703.51	576,626.86	1,274,961.15	1,992,719.44	16
172,935.77	75,997.29	445,702.43	272,923.57	375,530.56	17
453,067.21	128,355.81	72,764.15	68,452.77	325,471.49	18
—	—	3,365.64	—	—	19
—	28,743.35	49,298.96	—	120,912.64	20
37,789.68	24,263.34	121,549.74	256,933.88	251,188.67	21
1.00	1.00	—	2.00	—	22
399,676.03	43,691.37	2,597,493.29	315,608.45	2,519,550.72	23
$54,821,733.80	**$59,094,247.82**	**$229,748,868.82**	**$285,555,613.05**	**$320,266,981.84**	24
$41,746,785.76	$35,463,323.58	$129,932,101.89	$183,942,472.01	$195,947,704.16	25
—	—	—	—	—	26
1,202,008.30	11,425,967.33	50,919,422.06	53,127,752.83	66,041,028.10	27
—	458,674.78	452,153.30	473,130.62	168,254.83	28
5,150,618.82	6,160,957.47	14,344,207.99	17,699,880.83	16,604,566.60	29
—	10,122.20	578,167.43	7,628.98	477,761.05	30
—	—	—	—	—	31
—	12,169.05	12,842.13	12,128.55	—	32
80,960.61	532,259.18	2,163,765.34	2,071,906.53	2,136,248.65	33
680,927.44	14,805.41	3,554,669.01	1,750,810.31	844,730.21	34
1,367,994.01	1,309,679.91	586,050.26	3,789,912.38	10,669,507.50	35
50,329.86	—	—	—	—	36
381,218.05	206,431.16	5,963,942.76	429,089.70	2,381,673.75	37
2,024,800.00	2,000,710.95	8,898,400.00	12,516,700.00	13,441,062.43	38
4.21	3.74	4.54	4.90	4.81	39
2,136,090.95	1,499,146.80	12,343,146.65	9,734,200.31	11,554,444.56	40
4.44	2.80	6.29	3.81	4.14	41
$54,821,733.80	**$59,094,247.82**	**$229,748,868.82**	**$285,555,613.05**	**$320,266,981.84**	42
15,661	14,470	59,608	80,447	103,386	43
3,503	1,754	11,455	10,807	17,810	44
1,832	2,954	8,196	9,682	13,455	45
17,332	13,270	62,867	81,572	107,741	46
5¼-5½	5¼-5½	5¼-5½	5¼-5½	5¼-5½	47
$2,365,672.26	$2,753,576.04	$10,063,621.40	$13,363,791.97	$14,407,540.24	48
73,361	34,371	249,596	270,776	454,462	49
35,145	16,566	149,309	155,443	217,956	50
$21,187,744.18	$18,017,555.57	$73,299,679.07	$76,790,759.61	$105,475,217.08	51
$16,191,804.29	$15,844,745.65	$66,162,066.45	$75,146,877.15	$96,923,947.32	52
$2,775.00	$4,032.00	$3,112.00	$3,129.00	$2,587.00	53
2,406	2,987	11,661	14,089	19,070	54
$14,700.00	$10,778.00	$12,955.00	$12,752.00	$11,974.00	55
948	1,072	4,614	5,062	7,874	56
$1,513.00	$1,604.00	$1,387.00	$1,482.00	$1,349.00	57
$3,425,301.97	$3,687,659.35	$13,760,967.27	$17,665,199.51	$19,011,282.06	58
$275,500.19	$229,596.33	$1,166,714.03	$1,214,734.84	$1,170,133.56	59
76,791.44	87,681.05	318,453.34	341,678.85	389,658.30	60
32,919.55	44,197.82	244,870.23	290,738.50	256,444.18	61
4,900.00	3,027.00	15,902.06	49,937.01	14,600.00	62
51,600.00	47,462.52	216,663.75	300,000.00	280,410.04	63
176,939.21	144,001.60	962,593.77	862,264.59	835,629.52	64
12.86	10.39	14.95	11.99	10.57	65

		YARMOUTH
		BASS RIVER SAVINGS BANK
	Assets	
1	Cash, checks and items	$338,820.07
2	Due from banks	3,627,316.60
3	Chapter 168, s. 51A	1,924,964.29
4	U.S. Government obligations, direct and fully guaranteed	21,611,372.36
5	State, county and municipal obligations	—
6	Other bonds, notes and debentures	46,944,840.52
7	Bank and fire insurance company stocks, etc.	3,848,761.70
8	Federal Funds sold	—
9	Real estate loans (conventional)	86,980,322.71
10	G.I. loans (in-state)	496,124.20
11	F.H.A. loans (in-state)	110,448.37
12	G.I. loans (out-of-state)	1,660,992.37
13	F.H.A. loans (out-of-state)	2,052,480.86
14	Personal loans	536,470.15
15	Other loans	2,564,922.89
16	Banking premises	348,155.55
17	Furniture and fixtures	288,047.82
18	Other real estate owned, etc.	1,748,093.52
19	Taxes and insurance paid on mortgaged properties	2,506.00
20	Mortgage acquisition costs	—
21	Mutual Savings Central Fund, Inc.	27,330.14
22	Deposit Insurance Fund	76,640.96
23	All other assets	488,139.94
24	Total	**$175,676,751.02**
	Liabilities	
25	Ordinary deposits	$85,910,085.20
26	Daily Interest Account deposits	—
27	Special Notice Account deposits	43,308,593.79
28	Systematic Savings Account deposits	194,774.11
29	Term Deposit Accounts	32,534,121.89
30	Club deposits	540,805.97
31	Borrowed money	—
32	Dividends on deposits, declared and unpaid	777,866.47
33	Unearned discount	737,518.64
34	Due to mortgagors	2,094,703.53
35	Mortgagors' payments not applied	2,189,288.73
36	Net interim income	—
37	All other liabilities	128,016.03
38	Guaranty Fund	2,834,300.00
39	Percentage to total deposits	1.74
40	Other surplus accounts	4,426,676.66
41	Percentage to total deposits	2.72
42	Total	**$175,676,751.02**
	General Information	
43	Number of deposit accounts October 31, 1971	33,355
44	Number of deposit accounts opened during period	10,838
45	Number of deposit accounts closed during period	5,497
46	Number of accounts October 31, 1972	38,696
47	†Last rates of dividends, including extras, paid for year	5¼-5½
48	Amount of all dividends paid during period	$8,131,314.66
49	Number of deposits made during period	143,858
50	Number of withdrawals made during period	102,484
51	Amount deposited during period	$87,946,531.59
52	Amount withdrawn during period	$67,901,800.88
53	Average amount in each account	$4,185.00
54	Number of real estate loans October 31	4,303
55	Average real estate loan	$21,218.00
56	Number of other loans October 31	1,404
57	Average other loan	$2,209.00
58	*Gross income received during period	$11,581,508.80
	Classification of Expenses, Cost per $1,000 of Deposits	
59	Salaries, fees, bonuses, etc.	$683,231.06
60	*Bank building occupancy	48,836.77
61	Advertising	100,813.38
62	Contributions, etc.	13,500.00
63	State tax	148,204.94
64	Miscellaneous	532,767.94
65	Total of above costs per $1,000 of deposits	9.44

*Includes 3% of amount invested in banking premises.
†Ordinary — Special Notice Deposits

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENTS OF CONDITION, OCTOBER 31, 1972

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	$99,222.08	Deposits	$10,127,703.63
United States Government obligations direct and fully guaranteed	11,270,527.84	Surplus	1,470,324.35
All other assets	228,278.06		
Total Assets	$11,598,027.98	Total Liabilities	$11,598,027.98

DEPOSIT INSURANCE FUND

		Liabilities	
Cash and cash items	100.00	Assessments from member banks	$75,129,658.72
Balances with banks	522,691.83	All other liabilities	2,580.19
United States Government obligations direct and fully guaranteed	126,160,369.61	Surplus	53,698,079.98
All othes assets	2,147,157.45		
Total Assets	$128,830,318.89	Total Liabilities	$128,830,318.89

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1972

Assets		Liabilities	
Cash	$1,788,805.20	Shares of benficial interest (49,004)	$71,316,751.39
Investments (at cost)	75,839,749.23	Accounts payable, investments	1,781,383.15
Accounts receivable, investments	515,056.79	Expenses accrued	8,165.53
Dividends receivable	100,514.00	Undistributed net income	633,159.76
Interest receivable	15,450.34	Accumulated and realized gain on securities	4,512,720.24
		Other liabilities	7,386.49
Total Assets	$78,259,566.56	Total Liabilities	$78,259,566.56

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31,1972

Assets		Liabilities	
Balances with national banks	$1,085,621.00	Future service funds	$29,629,329.00
United States Government obligations direct and fully guaranteed	1,667,268.00	Advance payments	27,457,370.00
Other bonds, notes and debentures	10,422,525.00	Other liabilities	7,958,867.00
Bank, Fire Insurance and other stocks	31,224,870.00		
Deposits in savings banks	—		
F.H.A. mortgage loans	20,159,877.00		
All other assets	485,405.00		
Total Assets	$65,045,566.00	Total Liabilities	$65,045,566.00

STATEMENTS RELATING TO SAVINGS BANKS INDEX

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3. Dividends 105
4. Comparative statement of transactions 106
5. Operating expenses 107
6. Surplus 108
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STATEMENT No. 1

Comparative Statement of Condition of All Savings Banks

	October 31, 1972	October 31, 1971	% of Total Assets 1972	% of Total Assets 1971
ASSETS				
Cash, checks and items	$55,264,592.65	$53,487,797.93	.35	.38
Due from banks	100,414,043.56	89,104,420.32	.64	.63
Chapter 168, s. 51A	66,792,804.30	38,527,471.26	.43	.27
U. S. Government obligations direct and fully guaranteed	720,437,513.27	728,944,762.39	4.62	5.16
State, county and municipal obligations	22,023,411.26	26,059,838.33	.14	.18
Other bonds, notes and debentures	2,910,890,317.71	2,505,355,866.74	18.65	17.75
Bank and Fire Insurance Company stocks, etc.	647,133,099.34	546,625,628.47	4.15	3.87
Federal Funds sold	243,205,000.00	167,960,000.00	1.56	1.19
Real estate loans (conventional)	6,793,505,004.06	6,066,767,151.89	43.54	42.97
G. I. loans (in-state)	941,113,892.36	920,087,218.79	6.03	6.52
F. H. A. loans (in-state)	868,799,472.33	889,779,613.35	5.57	6.30
G. I. loans (out-of-state)	691,348,934.19	632,554,595.72	4.43	4.48
F. H. A. loans (out-of-state)	888,559,406.80	866,176,888.92	5.69	6.41
Personal loans	182,969,867.87	156,410,710.59	1.17	1.11
Other loans	282,259,815.43	269,829,155.94	1.81	1.91
Banking premises	69,720,835.42	63,056,578.26	.45	.45
Furniture and fixtures	25,781,174.30	23,358,281.74	.17	.16
Other real estate owned, etc.	15,139,449.95	12,320,520.14	.10	.09
Taxes and insurance paid on mortgaged properties	1,355,824.23	929,070.86	.01	.01
Mortgage acquisition costs	4,463,432.93	5,546,575.69	.03	.04
Mutual Savings Central Fund, Inc.	9,637,438.28	9,646,784.60	.06	.07
Deposit Insurance Fund	1,407,620.80	975,034.08	.01	.01
All other assets	61,759,381.95	43,287,296.62	.39	.31
Total	$15,603,982,332.99	$14,116,791,262.63	100.	100.
			% of Total Liabilities and Surplus Accounts	
LIABILITIES				
Ordinary deposits	$9,448,370,107.00*	$8,635,648,023.03	60.55	61.17
Daily Interest Account deposits	18,533,881.75	22,005,730.28	.12	.16
Special Notice Account deposits	3,093,974,365.89	3,027,108,016.15	19.83	21.44
Systematic Savings Account deposits	3,674,947.58	3,999,925.87	.02	.03
Term Deposit Accounts	1,305,877,191.72	813,409,381.55	8.37	5.76
Club deposits	19,040,245.06	21,334,889.99	.12	.15
Borrowed money	600,000.00	500,000.00	—	—
Dividends on deposits, declared and unpaid	3,323,550.24	3,347,987.79	.02	.03
Unearned discount	72,939,626.43	58,724,767.74	.47	.42
Due to mortgagors	214,292,848.52	210,869,714.80	1.37	1.49
Mortgagors' payments not applied	193,113,502.65	191,798,942.23	1.24	1.36
Net interim income	36,033,588.91	31,223,184.06	.23	.22
All other liabilities	53,783,743.59	48,323,010.49	.35	.34
Guaranty Fund	574,763,931.25	544,835,010.84	3.68	3.86
Surplus	565,660,802.40	503,662,677.81	3.63	3.57
Total	$15,603,982,332.99	$14,116,791,262.63	100.	100.

*Includes NOW Account Deposits

STATEMENT No. 2

Analysis of Earnings — Expenses — Profits and Losses

	Year Ending October 31, 1972
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	$672,199,742.88
(b) Interest on bonds	234,311,140.32
(c) Dividends on stocks	39,656,126.17
(d) Commissions, fees, etc.	5,612,284.83
(e) Real estate by foreclosure	200,131.69
(f) Other current operating earnings	9,090,584.08
Gross Current Operating Earnings	$961,070,009.97
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	$58,533,599.06
(b) Taxes, other than income and real estate	15,941,503.15
(c) Bank building occupancy	13,477,100.15
(d) Furniture and fixtures, equipment, etc.	5,524,425.02
(e) Real estate by foreclosure	268,681.65
(f) Other current operating expenses	41,088,692.83
Total Current Operating Expenses	$134,834,001.86
NET CURRENT OPERATING EARNINGS	$826,236,008.11
TRANSFERS TO GUARANTY FUND FROM EARNINGS	30,628,684.21
NET EARNINGS AVAILABLE FOR DIVIDENDS	$795,607,323.90
ALL DIVIDENDS PAID EXCEPT EXTRA	$707,831,925.49
NET EARNINGS AFTER ORDINARY DIVIDENDS	$87,775,398.41
PROFITS ON ASSETS SOLD OR EXCHANGED	30,141,162.35
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	13,156,654.20
Subtotal	$131,073,214.96
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	$31,453,223.75
(b) On loans	8,440,262.78
(c) Extra dividends paid on deposits	239,828.05
(d) Transfers to Guaranty Fund from Surplus	2,397,877.22
(e) All other	6,879,393.11
Total Charges to Surplus, and Additions to Allocated Reserves	$49,410,584.91
NET PROFITS BEFORE INCOME TAXES	$81,662,630.05
FEDERAL TAXES PAID	14,854,100.61
NET PROFITS AFTER INCOME TAXES	$66,808,529.44
TRANSFERS FROM GUARANTY FUND	—
NET CHANGE FOR PERIOD	$66,808,529.44
SURPLUS AT BEGINNING OF PERIOD*	534,885,861.87
SURPLUS AT END OF PERIOD*	$601,694,391.31

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT No. 3

Dividend Rates on Ordinary Deposits

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963
3¾	—	—	—	—	—	—	—	—	3	12
4	—	—	—	—	—	—	8	70	85	125
4⅛	—	—	—	—	—	2	11	28	29	5
4.20	—	—	—	—	—	—	2	2	1	—
4¼	—	—	—	—	2	20	72	64	51	36
4.30	—	—	—	—	—	3	5	1	1	—
4.35	—	—	—	—	—	—	1	—	—	—
4⅜	—	—	—	—	—	8	13	5	2	—
4.40	—	—	—	—	—	2	—	—	—	—
4½	—	—	—	3	77	110	56	9	8	2
4.60	—	—	—	—	4	—	1	—	—	—
4.65	—	—	—	—	2	1	—	—	—	—
4⅝	—	—	—	—	24	9	3	—	—	—
4¾	—	1	1	27	46	18	7	—	—	—
4.80	—	—	—	2	3	—	—	—	—	—
4⅞	—	—	—	3	2	1	—	—	—	1
5	3	3	27	107	13	2	1	1	1	1
5.05	—	—	—	1	—	—	—	—	—	—
5⅛	—	—	—	8	8	8	8	8	8	8
5¼	166	167	145	15	3	—	—	—	—	—
5½	—	—	—	7	—	—	—	—	—	—
Total	169	171	173	173	176	176	179	179	180	181
Average Rates	5.25	5.24	5.21	5.00	4.64	4.50	4.35	4.15	4.12	4.05

On Special Notice Account Deposits

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963
4¼	—	—	—	—	—	—	2	6	8	10
4.30	—	—	—	—	—	—	—	1	1	—
4⅜	—	—	—	—	—	1	3	12	9	1
4½	—	—	—	—	1	4	25	73	55	21
4.60	—	—	—	—	—	—	3	—	—	—
4⅝	—	—	—	—	—	2	13	12	10	2
4.65	—	—	—	—	—	—	1	—	—	—
4.70	—	—	—	—	—	—	1	—	—	—
4¾	—	—	—	1	1	39	61	4	1	—
4.80	—	—	—	—	—	4	1	—	—	—
4⅞	—	—	—	—	—	4	4	—	—	—
4.90	—	—	—	—	—	1	—	—	—	—
5	—	1	1	2	90	80	17	—	—	1
5.10	—	—	—	—	3	—	—	—	—	—
5⅛	—	—	—	1	20	1	—	—	—	—
5.15	—	—	—	—	3	—	—	—	—	—
5¼	1	—	1	46	30	1	—	—	—	—
5.30	—	—	—	2	—	—	—	—	—	—
5⅜	—	—	—	5	1	—	—	—	—	—
5½	161	164	157	84	—	—	—	—	—	—
5.55	—	—	—	1	—	—	—	—	—	—
5⅝	—	—	—	6	—	—	—	—	—	—
5¾	—	—	—	4	—	—	—	—	—	—
Total	162	164	159	152	149	137	131	108	84	35
Average Rates	5.50	5.50	5.50	5.42	5.07	4.90	4.71	4.49	4.48	4.45

Average of All Dividend Rates for Years Shown

Year	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963
Rate	5.37	5.37	5.35	5.19	4.84	4.67	4.50	4.28	4 23	4.11

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

Comparative Statement of Yearly Transactions of Savings Banks

	1972	1971
ACCOUNTS[1]		
Number opened during year	694,697	623,695
Number closed during year	549,530	508,536
Number open October 31	4,064,240	3,919,073
Average in each account	$3,413.00	$3,190.00
DEPOSITS AND WITHDRAWALS[1]		
Total deposits October 31	$13,870,430,494.00	$12,502,171,077.00
Increase over previous year	1,368,259,417.00	$1,422,490,634.00
Number of deposits during year	15,527,420	14,506,267
Number of withdrawals during year	8,762,541	7,739,607
Average deposit	$361.00	$331.00
Average withdrawal	$559.00	$518.00
Amount deposited during year	$5,612,354,925.00	$4,799,674,649.00
Amount withdrawn during year	$4,901,134,883.00	$4,007,275,494.00
LOANS		
Number of real estate loans October 31	640,455	632,191
Average real estate loan October 31	$15,900.00	$14,830.00
Number of personal security loans October 31	235,076	219,180
Average amount of same	$1,979.00	$1,945.00
INCOME, DIVIDENDS, ETC.		
Total income	$961,070,010.00	$834,440,622.00
All dividends paid except extra	707,831,925.00	629,836,817.00
Extra dividends	239,828	254,663.00
Expenses	134,834,002.00	115,023,995.00
Federal taxes	14,854,101.00	8,039,926.00
State taxes	13,193,214.00	11,089,131.00
Credited to Guaranty Fund	33,026,561.00	29,330,750.00

[1]Does not include statistics relating to club deposits.

STATEMENT No. 5

Operating Expenses

	YEAR ENDING OCTOBER 31 1972			1971		1970		1969		1968	
	Amount	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits	Percentage of Income	Cost for each $1,000 of Deposits
Salaries	$58,533,599.06	6.08	4.22	6.27	4.20	6.27	4.16	6.41	3.97	6.72	3.91
Occupancy	15,575,039.16	1.62	1.12	1.63	1.09	1.63	1.08	1.66	1.03	1.69	.99
Advertising	8,759,593.38	.91	.63	.86	.57	.91	.60	.84	.52	.79	.46
Contributions and Membership	1,426,139.40	.15	.10	.15	.10	.16	.11	.16	.10	.17	.10
State Tax	13,193,213.65	1.37	.95	1.33	.89	1.30	.86	1.21	.75	1.30	.76
Miscellaneous	39,444,356.42	4.09	2.84	3.74	2.50	3.63	2.41	3.85	2.38	3.90	2.27
Total	$136,931,941.07	14.22	9.86	13.98	9.35	13.90	9.22	14.13	8.75	14.57	8.49

STATEMENT No. 6

Surplus

Aggregate Guaranty Fund and Surplus Account of the Savings Banks on October 31, of the Last Five Years

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1968	$469,034,492.30	4.82	$399,700,577.09	4.11	$868,735,069.39	8.93
1969	490,725,440.25	4.71	428,001,806.07	4.11	918,727,246.32	8.82
1970	515,418,673.61	4.64	458,405,998.51	4.13	973,824,672.12	8.77
1971	544,835,010.84	4.35	503,662,677.81	4.02	1,048,497,688.65	8.37
1972	574,763,931.25	4.14	565,660,802.40	4.07	1,140,424,733.65	8.21

STATEMENT No. 7

Table exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts from 1968 to 1972, inclusive

YEAR	Number of Banks	Number of Deposit Accounts	Increase over Previous Year	Percentage of Increase	Amount of Deposits	Increase over Previous Year	Percentage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Management	Percentage of Expense to Deposits	Percentage of Expense to Assets	INCREASE IN LOANS	
														Real Estate	Personal Security
1968	176	3,643,360	56,324	1.57	9,704,075,970	525,631,387	5.73	2,663	1,022,332	$7,361,351	$80,907,707	.83	.74	$424,069,484	$41,045,793
1969	173	3,710,602	67,242	1.85	10,395,798,448	691,722,477	7.13	2,802	1,792,643	7,776,422	89,379,470	.86	.76	600,585,723	55,945,843
1970	173	3,803,914	93,312	2.51	11,079,680,443	683,881,995	6.58	2,913	3,099,913	9,559,867	100,682,321	.91	.80	427,813,346	44,588,251
1971	170	3,919,073	115,159	3.03	12,502,171,077	1,422,490,634	12.84	3,190	8,039,926	11,089,131	115,023,995	.92	.81	619,096,016	48,808,588
1972	169	4,064,240	145,167	3.70	13,870,430,494	1,368,259,417	10.94	3,413	14,854,101	13,193,214	134,834,002	.97	.86	807,961,240	38,989,817

SAVINGS BANK LIFE INSURANCE

ROBERT A. MacLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

President — SBLI Council

EXHIBITS

Compiled from the Annual Reports

Submitted by the Savings Banks

to

The Department of Banking and Insurance

As of the Close of Business

October 31, 1972

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1972

NAME OF BANK	*Location*	*Insurance Department began business*
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Attleborough Savings Bank	Attleboro	Nov. 1, 1966
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Dorchester Savings Bank	Dorchester	Apr. 24, 1931
Essex Broadway Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Family Mutual Savings Bank, The	Haverhill	Nov. 1, 1966
Fitchburg Savings Bank	Fitchburg	Nov. 1, 1966
Framingham Savings Bank	Framingham	Nov. 1, 1966
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Leominster Savings Bank	Leominster	June 1, 1931
The Lowell Five Cents Savings Bank	Lowell	Nov. 1, 1966
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Hoosac Savings Bank	North Adams	Feb. 29, 1924
People's Mechanics Savings Bank	Worcester	Nov. 1, 1952
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Union Warren Savings Bank	Boston	Nov. 1, 1925
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Worcester County Institution for Savings	Worcester	Mar. 1, 1948

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 120 Tremont Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS OF SAVINGS BANKS

Ledger Assets:	*October 31, 1972*
Foreclosed Real Estate	63,424.22
Mortgage Loans	133,891,042.71
Collateral Loans	252,891.88
Policy Loans	18,639,685.81
U.S. Government Securities	5,436,519.69
Other Bonds and Notes	101,660,749.78
Stocks	3,787,974.26
Cash in office	76,802.71
Deposits in Banks	1,792,695.15
Taxes paid on mortgaged property	116,089.15
Other Ledger Assets	192,798.21
Personal Security Loans	1,849,460.98
Improvement Loans	950,940.71
Electronic Computer Asset	577,429.94
Certificate of Deposit and Federal Funds	4,360,000.00
Total Ledger Assets	$273,648,505.20
Non-Ledger Assets:	
Interest due and accrued	$2,307,872.38
Net uncollected and deferred premiums	3,419,778.50
Unification of mortality	308,187.28
Other non-ledger assets	2,241,375.87
Total Gross Assets	$281,925,719.23
Non-Admitted Assets	245,273.98
Total Admitted Assets	$281,680,445.25
Liabilities:	
Legal Reserve	$216,770,730.00
Reserve on supplementary contracts	4,502,247.00
Reserve on unreported claims	1,033,325.77
Dividends left to accumulate	18,751,340.21
Premiums paid in advance	133,249.43
Unearned Interest	764,457.53
Salaries, rent, etc. unpaid	28,125.01
Estimated state and federal tax	107,647.01
Unification of mortality	308,187.28
Suspense liabilities	2,883,928.64
Policyholders Dividend due and unpaid	48,135.45
Apportioned for 1973 dividends	11,071,717.00
Other Liabilities	—
Total Liabilities	$256,403,090.33
Surplus in Banks	25,277,354.92
Total	$281,680,445.25

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1972

Ledger Assets, October 31, 1971	$261,753,385.61
Income:	
Life Premiums Level	19,355,204.81
Life Premiums Group	1,922,410.59
Dividends to purchase additional insurance	3,446,646.29
Annuity premiums	135,229.12
Total premium income	$24,859,490.81
Received for supplementary contracts	323,657.53
Dividends left to accumulate at interest	2,367,000.38
Interest and Rents	15,118,486.62
Collection fees received from other banks	338,753.15
Unification of mortality	296,716.20
Suspense Income	999,661.88
Miscellaneous Income	229.55
Profit on sale or maturity of securities	387,976.00
Increases in book value ledger assets	314,191.45
Total Income	$45,006,163.57
Amount Carried Forward	$306,759,549.18
Disbursements:	
Death Claims	8,473,602.20
Matured endowments	861,032.00
Disability Claims	26,115.85
Annuity Payments	475,068.75
Surrender Values	3,310,428.00
Dividends	10,406,930.31
Payments on supplementary contracts	702,456.22
Dividend accumulations surrendered	1,496,765.08
Collection Fees	496,464.85
Medical Fees	208,917.17
Salaries and Employee Benefits	1,621,223.62
Rent	107,383.20
State Tax	484,975.43
Federal Tax	215,472.06
Social Security and Unemployment Tax	73,370.73
Advertising, Printing, Postage, etc.	163,882.85
Furniture and Fixtures	21,309.55
Miscellaneous expenses	606,331.35
Unification of Mortality	296,716.20
Miscellaneous interest payments	56,613.03
Other Disbursements	326,644.00
Loss on sale of securities	427,344.75
Reduction in book value ledger assets	51,404.99
Paid to Savings Bank Life Insurance Council	1,833,888.41
Paid to Treasurer of the Commonwealth	266,703.38
Borrowed Money Repaid	100,000.00
Total Disbursements	$33,111,043.98
Ledger Assets, October 31,1972	$273,648,505.20

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31,1972

	LEVEL		*GROUP*		*TOTALS*	
	Number	*Amount*	*Number**	*Amount*	*Number*	*Amount*
In force October 31, 1971	611,237	$1,394,384,779	123,344	$239,917,889	734,581	$1,634,302,668
New Issues	33,751	135,357,856	5,048	6,235,907	38,799	141,593,763
Revivals	2,117	9,063,583	39	143,500	2,156	9,207,083
Increases	—	15,623,530	11,922	31,693,205	11,922	47,316,735
Terminations						
Death	4,982	7,427,347	696	1,022,709	5,678	8,450,056
Disability	—	—	4	23,000	4	23,000
Maturities	868	861,032	—	—	868	861,032
Expiry	4,275	13,761,055	2,618	2,988,642	6,893	16,749,697
Surrenders	8,596	15,496,602	—	—	8,596	15,496,602
Lapses	4,729	19,454,090	—	—	4,729	19,454,090
Decreases	—	6,720,675	—	—	—	6,720,675
Withdrawal	—	—	155	360,000	155	360,000
In force October 31, 1972	623,655	$1,490,708,947	136,880	$273,596,150	760,535	$1,764,305,097

*Represents the certificate holders of master group policies
There are also in force as of October 31, 1972 4,819 annuity contracts representing annual payments of $632,675.85

EXHIBIT E

GENERAL INSURANCE GUARANTY FUND
Principal Office: 120 Tremont Street, Boston

Organized July 30, 1907 — Commenced business June 22, 1908

Robert A. MacLellan, President — James A. Mercer, Jr., Vice Treasurer
Philip J. Coady, Vice President & Treasurer — Francis D. Pizzella, Clerk

Board of Trustees: T. J. Fahey, J. J. Marshall, R. A. MacLellan, P. P. Stuart, P. J. Coady, James R. Mercer, Jr., M. C. Newell

STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1972

Ledger Assets, October 31, 1971	$2,726,964.87
RECEIPTS	
Net interest on investments	166,436.58
Unification of mortality payments from insurance bank	296,716.20
Profit on sale of securities	1,998.41
DISBURSEMENTS	
Unification of mortality payments to insurance banks	$296,716.20
Reimbursement to State under Chapter 178, Section 17	−65.33
Miscellaneous expense	—
Loss on sale of securities	—
Ledger Assets, October 31, 1972	$2,895,465.19

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1972

U.S. Treasury securities	$604,190.84
Other Bonds	2,225,257.63
Deposit balance in National Bank	66,016.72
Advanae to Special Insurance Guaranty Fund	—
Total Ledger Assets	$2,895,465.19

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1972

Ledger Assets — October 31, 1971	$28,804.60
RECEIPTS	
Payments from insurance banks to Savings Bank Life Insurance Council	1,833,888.41
DISBURSEMENTS	
Salaries	1,006,408.95
Rent	163,857.37
Social Security and Unemployment Tax	45,081.82
Advertising, printing, postage, etc.	354,818.52
Furniture and fixtures	22,427.55
Miscellaneous expense	200,165.62
Ledger Assets — October 31, 1972	$69,933.18
Expense Refund Due Insurance Banks	68,754.48
Total Admitted Assets	1,178.70
SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1972	
Suspense credit balance	$186,974.14*
Deposit in banks	256,907.32
Total	$69,933.18

*Deduction

Enterprise Co — 10:00

Mr. Beaulieu

Mr. McCarthy

MASON
PUBLISHING CO., INC.

MAR 1 1 '91

1 BROADWAY STREET
CAMBRIDGE, MASS